spotlight

November 2013 Vol. 46 No. 11

I Believe

2014

A monthly publication spotlighting top producers of American Income Life and National Income Life

Roger Smith
Chief Executive Officer
AIL & NILICO

I Believe

And it all comes true, yes it all comes true.
Like a wheel inside a wheel, it turns on you.
And you think, "What have I done? What can I do?"
What you believe about yourself, it all comes true.
"It All Comes True" (1998) — John Mellencamp/George Green

When I was 5 or 6 years old, I became very clumsy. There wasn't a day that I didn't come home without my pants torn or my elbow bloodied. I can't tell you when it stopped, but I can sure tell you when it started. I fell while riding my bike, came home, knee scraped, and the first thing out of my brother's mouth was, "You are so clumsy."

Thinking it was fun to harass their little brother, my sister chimed in. I just brushed it off — or so I thought. But any time I spilled a little bit of milk, or bumped into something or somebody — something little kids do all the time — it started again: "You're so clumsy."

That is who I became for the next 15 years. I thought myself clumsy, I acted clumsy, I was clumsy. What I didn't understand then is that what you truly believe is what you become.

The mind is an amazing thing. What your subconscious believes becomes reality. In my case, my brother and sister told me I was clumsy, therefore it must be true.

Now, there is another part of your mind. Once the subconscious recognizes something as reality, this part of your mind takes physical action to make it true. Thus tripping and falling, which had been a rare accident, became a daily occurrence.

Here is the key: God also made a part of the brain that allows you to filter out the bad stuff so it doesn't become who you are. If I had known how to use that tool I could have saved myself a decade of embarrassment.

Zig Ziglar used to tell the story of how he would drive into a crowded parking lot and literally see himself finding a parking spot in the very front. So I decided to test it. A few days before Christmas, I drove to a crowded shopping center in L.A. I thought, "Okay Zig. I believe it, I can see it." Within 2 minutes I was parked in the first row. My subconscious believed I was going to park there, that middle conscious part started doing its thing, and my body took action to make sure that my belief became a reality.

Which brings me to our mantra — our theme — for 2014: *I Believe.*

"I believe in me" is part of it, but "I believe in you" is just as important because sometimes we can't see our true potential. Sometimes we need the influential people in our lives to help us change our deepest beliefs. Sometimes they can see things in us that we are not capable of seeing for ourselves. We need them to believe in us and our abilities, to help us believe in them too.

Only then can we begin to truly believe in others. And that has become my life mission.

Anytime I've seen somebody fail — give up — it was because they quit believing in the good. Stand guard over your belief, and protect it. You can believe yourself to win or lose, succeed or fail, prosperity or poverty — your choice. God gave you the tool to filter. It's up to you to use it.

What I believe in today:

- I believe in God, though it took me almost 40 years to figure that out.
- I believe in my country, though the politicians are really ticking me off.
- I believe in our soldiers who fight for our freedoms.
- I believe in my family.
- I believe in AIL/NILICO/UHL because I believe you truly and deeply love this company as much as I do and that you will do whatever it takes to assure that our legacy is one that history books will refer to when they talk about great insurance companies.
- I believe in each of you because I've seen you make American Income the most profitable and productive of the Torchmark companies.
- I believe that the products we sell make a difference in working people's lives when they need it most.
- I believe we will have a vibrant agency force with more than 10,000 agents.
- Do I see us writing $250 million plus? You bet I do!

I believe that 2014 will be the **best** year in AIL/NILICO history. There are a ton of reasons to be excited; here are just a few:

- Changes in the agent bonuses that will reward for higher levels of ALP
- Simplification of our Leadership Bonus
- The elimination of the 7-day hold on 85% of our business, which will result in immediate advances. There will be no surprises — Agents will know what they are going to get paid the next week.
- The new six-month production contest that will allow the winners to have the trip of a lifetime

What about you? What do YOU believe in?

I believe in AIL/NILICO/UHL, I believe in 2014 and I believe in YOU.

spotlight
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Managing Editor
Sam Yarbrough
syarbrough@ailife.com

Writer & Copy Editor
Leah Fry
lcfry@ailife.com

Lead Designer
Annalee MacFie
amacfie@ailife.com

Graphic Designer
Jonathan McGinnis
jpmcginnis@ailife.com

Multimedia Designer
Curtis Kenney
cekenney@ailife.com

Annual Theme Design
Liz Elsberg
eaelsberg@torchmarkcorp.com

Contributors
Daniel Acton
Becky Brown
Paula Clements
Karen Curtis
Barbara DuPree
Carrie Eckles
Lana Giebe
Angel Henderson
Jamie Kiefer
Mary Lampert
Christopher Mason
Muñeca Moody-Yanez
Pat Nevarez
Teri Porter
Amy Rivera
Wayne Stinson
Robyn Talley
LaTonja Wilkerson
Rhonda York

Home Office
254-761-6400

Web Sites
www.ailife.com
www.nilife.com
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FPO

sga career track
New Markets Opening & Expanding

There is a growing need for ambitious leaders.
AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: **futuresga@ailife.com**.

total bonuses paid out

This month AIL and NILICO paid a total of $2,685,158 in bonuses. For more information on the monthly bonuses, turn to Page 30-37.

Total: $2,685,158

required retention rate

Effective Jan. 1, 2013, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first nine months. The rates listed below are for *Spotlight* recognition only.

Retention:	**69.0%**
Net to Gross:	**78%**

dates to remember

eApp business and paper applications subject to the **7 day hold** should be uploaded or sent to Home Office by **Monday 12/23** before 2:00 P.M. CST. Paper apps for areas excluded from the 7 day hold and PR credits must be at HO by **Friday 12/27** to count for **December** production.

closer to the heart pg. 13

leadership academy pg. 14

mediterranean cruise contest pg. 16

$500 holiday bonus pg. 17

2014 theme announcement pg. 18

LOOK FOR ME!

*look for the asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2014 Awards Presentation are: the top SGA from each category based on YTD First Six Month Objective Percentage plus YTD Net ALP growth percentage, the top two RGAs, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers, the top two PR Representatives from each category, and the top three PR Managers. You can view the 2014 Convention Qualifications online at www.ailife.com or www.nilife.com. *Check your production! If there is an asterisk by your position, you could be on your way to stay at the wonderful Hilton San Francisco Union Square hotel located in San Francisco, California! The convention will be held May 29 - June 1, 2014.*

★ AGENT TENURE BONUS ★

NO AGENT LEFT BEHIND

OCTOBER BONUS PAYOUT: $214,750 **OCTOBER BONUS QUALIFIERS: 319**

NAME	TOTAL
Alix Albright	$1,000
Isbel Alfaro-Robainas	1,000
Christina Applegate	1,000
Nicholas Birdsall	1,000
Elias Boles	1,000
Austin Bolz	1,000
Phillip Bufford	1,000
Angela DeVivo	1,000
Debra Dextradeur	1,000
Jeffrey Dodson	1,000
Sarah Dulany-Gring	1,000
Steven Fessler	1,000
Susan Francis	1,000
David Gonzales	1,000
Joy Goodmond	1,000
Lawrence Griest	1,000
Jack Grimm	1,000
Ryan Guarino	1,000
Andrea Guyton	1,000
Heather Hachey	1,000
Reggie Harpole	1,000
Patti Heller	1,000
Richard Jones	1,000
Samantha Kaatz	1,000
Joseph Kesich	1,000
Philip Kruger	1,000
Darnell Lee	1,000

NAME	TOTAL
Daniel Li	$1,000
Henry McCormick	1,000
Amber McGlynn	1,000
Kristina McLain	1,000
Rob Mercer	1,000
Brandon Mogel	1,000
Nicole Nalven	1,000
Pearl Perchinske	1,000
Tayla Pesachov	1,000
William Ponder	1,000
Whitney Poulin	1,000
Janelle Price	1,000
Ashley Ruhl	1,000
Melanie Schnipke	1,000
Evelyne Sindle	1,000
Patricia Smedal-Summers	1,000
Jeffery Smith	1,000
Kaitlyn Smith	1,000
Dan Snyder	1,000
Christopher Spencer	1,000
Oren Stephens	1,000
Emily Stoen	1,000
Raymond Vasquez	1,000
Zhirong Wang	1,000
Jazmin Wilson	1,000
David Wix	1,000
Nicholas Zachanowich	1,000

NAME	TOTAL
Larry Alexander	$750
Jeremy Anderson	750
Demitress Badon	750
Jaime Baez	750
Rasheeda Ballard	750
Kahina Belhadj	750
Angela Bell	750
Tomika Black	750
Clayton Blasa	750
Jared Bourgeois	750
Cheyenne Bronson	750
Steven Brown	750
Fabian Callaham	750
Sandra Campos	750
Lachelle Candelaria	750
Corinne Castle	750
Ashley Catanzaro	750
Shela Charlot	750
Daniel Chiu	750
Brandon Clark	750
Joshua Coates	750
A Suneth De Alwis	750
Barbara Dunovits	750
Christin Fenter	750
Benjamin Gielow	750
James Golden	750
Annie Grady	750

NAME	TOTAL
Jason Greenwood	$750
Cheryl Griggs	750
Felicity Hammill	750
Tyler Hand	750
Arnulfo Haro	750
Jennifer Hartmann	750
Brittney Hawley	750
Troy Hays	750
Annecia Hogg	750
Jane Holi	750
Diane Ishee	750
Willie Jackson	750
Min Jiang	750
Roger Jones	750
Bryan Juskiw	750
Sunny Kalu	750
Cassandra Kemp	750
Rowena Keren	750
Alexander Khaikin	750
Latrice Klyce	750
Tinaka Knight	750
Kevin Kostenborder	750
Aaron Lagier	750
Shunta Leggette	750
Elizabeth Leming	750
Janalee Lucas	750
Tecca Lutchman	750

- Eligibility must occur in the 3rd, 4th or 5th month of tenure. Tenure month is determined by agent's contract date (first application date) with the Company. Hire/code month is Month One and based on agent's first application date in the system. Hire month counts as a full month of tenure regardless of whether agent codes on the first day of the month or last day of the month.
- Eligibility begins with agents coded in April of 2013. Bonus paid monthly after achievement.
- Agent must have minimum of 86% Net-to-Gross in month 3 and 82% Net-to-Gross in months 4 and 5.

*Qualifications and guidelines are on the ARC.

NAME	TOTAL
Elaine Magana	$750
Kathy Major	750
Melissa McCarthy	750
Jennifer McDonald	750
David McMullen	750
Helen Mikes	750
Brian Monroe	750
Sebastian Montenegro	750
Nathan Montgomery	750
Alfredo Nevarez	750
Christopher Nigh	750
Oleg Novitchii	750
Jennifer Oakland	750
Roberto Olivares-Roby	750
Leonard Paschke	750
Steven Pirrello	750
Elliot Potter	750
Ernest Powell	750
Byron Prado	750
Aaron Quade	750
Joshua Rauser	750
Kevin Reiss	750
Nathan Robbins	750
Danielle Roberts	750
Ruben Robinette	750
Sidney Rodgers	750
Alesha Rooplall	750
Mitzi Roybal	750
Jeffrey Sabroff	750
Nelson Saladen	750
Amer Sallaj	750
Dimitri Samsonov	750
Ladena Saulsberry	750
John Shingle	750
Jason Sims	750
Amy Skalsky	750
Michael Smith	750
Marlene Solis	750
Thomas Southey	750
Shelly Stambach	750
Michelle Stamps	750
Michael Stuver	750
Frederico Talley	750
Deborah Tarr	750
Latrevia Terrell	750
Ruben Terrero	750
Charles Thomas	750
Conor Tilow	750
Nicole Troup	750
Mina Tupu	750
Ronnette Turner	750
Brett Vaneffen	750
Kaleiokamaile Viena	750
Aaron Wagner	750
Antwan White	750

NAME	TOTAL
Daniel Wisebrauner	$750
Evan Worrell	750
Tyler Worstell	750
Craig Yarborough	750
Delores Aguilera	500
Albert Alexander	500
Andrey Alexandrov	500
Toetu Alosio	500
Rosa Amaya	500
Brandon Armella	500
Kyle Baird	500
Angela Bauer	500
Dana Beamesderfer	500
Kade Beck	500
David Bishop	500
Charles Breter	500
Rachelle Britzman	500
Gregory Brown	500
Valerie Burt	500
Michael Cardoso	500
Regi Cherian	500
Brendan Coffey	500
Sheena Collins	500
Jane Cooney	500
Stephanie Cross	500
Raymond Dent	500
Jessica Derryberry	500
David DeVries	500
Bryan Diaz	500
Aissa Diehl	500
Peter Dobrovolskiy	500
Daniel Ebiala	500
Richard Edwards	500
Micah Emenike	500
Phillip Enmark	500
Jilleen Erickson	500
Samantha Evans	500
Tauala Fagavao	500
Zachary Farrell	500
Darlene Featherstone	500
Jordan Fenrich	500
Neil Flack	500
Anginetta Forrest	500
Debra Frederick	500
Danie Frenette	500
Noel Garcia	500
Adalber Garcia-Moreno	500
Devon Gillissie	500
David Glenwright	500
Gerald Glover	500
Joselyn Goodrich	500
Inna Grigorov	500
Matthew Groves	500
David Gurley	500
Patricia Guyton	500

NAME	TOTAL
Kevin Harden	$500
Nathaniel Harper	500
Claude Harriott	500
Fredrick Harris	500
Solomone Havea	500
Collin Henderson	500
Randy Hendrix	500
Jonathan Hernandez	500
Spencer Hieam	500
Renae Hona	500
Shawn Horton	500
Dan Ikei	500
Bryan Isenhart	500
Todd Jefferson	500
Heather Johnston	500
Tyler Kent	500
Nigel Kidd	500
Kaylee Kielczewski	500
Carrie Kollmar	500
Stephanie Kovac	500
William Krause	500
Mahadai Kryshundayal	500
Norman Lane	500
Michael Laramie	500
Leonel Lazcano	500
Adam Leutner	500
Steven Lewis	500
Teryn Lieurance	500
Tolise Liu	500
Anamaria Lopez	500
Douglas MacFarlane	500
Alissa Magyar	500
Jamin Marino	500
Johnzell Martin	500
Marcus Martin	500
Donald Masker	500
Joan McKee	500
Brian Merrill	500
Andrea Miller	500
Katie Miller	500
Jennifer Moore	500
Austin Moyer	500
Lorra Mundangepfupfu	500
Kareem Mutia	500
Michelle Nagy	500
Ricardo Novelo	500
Bradley Organ	500
Jonnie Pakovich	500
Zakary Paladino	500
Natalie Palatoff	500
Jimez Parker	500
Lineti Pasikala	500
Sagar Patel	500
Aaron Perez	500
Michael Perkins	500

NAME	TOTAL
Phillip Perrin	$500
Charles Portnoy	500
Larrod Proehl	500
Anthony Quinn	500
David Ramnarine	500
Jason Ratchford	500
Katherine Reynolds	500
Jennifer Robinson	500
Monique Rocke	500
Edwin Rosa	500
Katherine Salazar	500
Shammi Samaroo	500
Veronica Sanchez	500
Kyle Schimizzi	500
David Schlagheck	500
Melissa Schrock	500
Susan Scott	500
Adrian Segalla	500
Raymmon Shuman	500
Sabrina Smart	500
Jonathan Smith	500
Tyler Souza	500
Glen Sprigg	500
Latia Stanley	500
Janaya Stephens	500
Adam Stowe	500
Scott Stuart	500
Corey Summers	500
James Swartz	500
Andrea Talamantes	500
Mele Teulilo	500
Melissa Thompson	500
Alexis Tyson	500
Alfred Uipa	500
Hans Vandyke	500
Aliza Villavicencio	500
Timothy Vuncannon	500
Kevin Wally	500
Marzena Warzewska	500
Michelle Watson	500
Jaquise Webber	500
Therese Wells	500
Matthew Whynot	500
Brian Williams	500
Ziyin Xie	500
Joseph Young	500

Anniversaries

35 Years of Service
Donald Spohn, PR
31 Years of Service
Josh Chalom, SGA
James Surace, SGA
30 Years of Service
Don Foti, SGA
Cindy Furer, SGA
27 Years of Service
Mark Bleier, AGT
Irene Rurycz, PR
26 Years of Service
Billy Sauers, PR
25 Years of Service
Erik Graham, GA
22 Years of Service
Rona Pileggi Spano, PR
20 Years of Service
Robin Andrade, PR
Chris LaFond, SGA
19 Years of Service
Laurie Gruber, PR
Laurie Onasch, PR
18 Years of Service
Stephen Liberto, MGA
15 Years of Service
Paul Rumbuc, SGA
Scott Sonnenberg, SGA
14 Years of Service
Mark Gagliardi, PR
Al-Karim Walji, AGT
13 Years of Service
Sharone Manone, MGA
Arthur Westergren, MGA

12 Years of Service
John Farley, AGT
J T Tasker, PR
Cynthia Wilhelmi, SA
11 Years of Service
Philip Currie, AGT
Robert Dunn, MGA
Ronald Friedlander, AGT
10 Years of Service
Willie Hayden, AGT
Eric LaBossiere, AGT
Mike Sukhbaatar, AGT
9 Years of Service
Dawn LeBlanc, AGT
Brandon Teter, MGA
8 Years of Service
Sabrina Lloyd, SGA
Dennis Titcombe, AGT
7 Years of Service
Katy Shuman, PR
Robert Webb, AGT
6 Years of Service
Jennifer Holliday, MGA
Kevin Holtz, MGA
Karen Sessing, AGT
Amy Shui, AGT
Eric Trautloff, MGA
5 Years of Service
Andrew Aaron, MGA
Justin Adams, RGA
Diane Crawford, AGT
Lori Dacyk, GA
Dee Hettinger, PR
Brenda Howell, AGT

Lacy Martin, PR
Lleison Martinez, RGA
John Passi, AGT
Yadollah Pourjalali, SA
Rob Speers, AGT
Bruce Viaje, GA
4 Years of Service
Adeyemi Akinade, MGA
Derron Alexander, GA
Scott Davis, SGA
Scott Davison, GA
Mack Doby, SGA
Lee Fivenson, PR
Mark Glazer, GA
Nic Iagulli, SA
Robert Nolan, MGA
Jose Rubio, AGT
Patrena Smith, PR
Ofa Tupouniua, MGA
Cherri Xie, MGA
3 Years of Service
Lynn Doolittle, AGT
Alexander Dorey, GA
Brian Jerome, GA
Kody Kramme, RGA
Lamar Livingston, GA
Olukushe Mason, AGT
Raphael Musto, GA
Marc Salvaggi, GA
Anthony Simkovich, PR
Bobbi Wiatr, AGT
Amanda Zophin, GA
2 Years of Service
Christine Barbour, GA

Casey Cash, PR
Guillermo DeLaVega, AGT
Justin Fisher, SA
Kenneth Fredieu, AGT
Michael Gerstein, MGA
Amandeep Kaur Gill, SA
Joseph Hagerman, MGA
Mark Harhager, AGT
Nectaria Horos, AGT
Jason Johnson, SA
Andrew McCarthy, MGA
William Myatt, MGA
Hakan Ozalpasan, AGT
Jeffrey Pearce, AGT
Robert Ringelsten, AGT
Helena Ronci, AGT
Hector Sartori, AGT
Wendy Sotelo, GA
Marcus Street, SA
1 Year of Service
Ricardo Alanis, SA
Craig Alster, SA
Jorge Alvarez, GA
Jordan Arcuri, SA
Jeseicka Black, AGT
Lenora Blackstone, AGT
Louis Bloukos, SA
Christopher Botelho, SA
Timothy Bugge, GA
Qualesia Bullard, GA
Dionte Cadogan, AGT
Latonya Cannady, AGT
Leanne Clark, SA
Andrew Creamer, SA

Lanita Davis, SA
Jonathan DeMello, GA
Kelvin Douglas, SA
Jeremie Dupuis, GA
Sosefina Fatai, SA
Lisa Guay, PR
Hipolito Guerrero, AGT
Nickoy Hylton, SA
Garrett Iida, SA
Joel Johnson, SA
Raechel Kaminskas, AGT
Orby G Kelley, AGT
Muhammad Khokhar, SA
Latondra Kincaid, GA
Lincoln Kline, GA
Sonja Koryhaio, SA
Zoltan Krecsko, SA
Patricia Lambert, SA
Craig Lawson, SA
Cindy Ligsay, GA
Julia Loboda, AGT
Jacqueline Lutin, AGT
Lisa Martin, GA
Brett Maurice, SA
Caroline Mokaraka, AGT
Thomas Morgan, PR
Michael Musso, SA
Tyrone Nemeth, AGT
Jasmina Omazic, SA
Erin O'Neil, AGT
Erica Pagano, GA
Brenton Patterson, SA
Douglas Peak, GA
Lakeisha Ransom, SA

Crystal Rodriguez, AGT
Nadia Rowland, SA
Michael Russo, AGT
Robert Schneiderman, SA
Nicholas Scordos, SA
Tracy Smith, PR
Jarrett Sotolongo, AGT
Mark Spiers, GA
Alexander Spooner, SA
Lily Tso, AGT
Rosita Tumpap, AGT
Sylvia Vidal-Reyes, SA
Laura Wilson, PR
David Wise, SA
Brady Woldum, AGT
Caira Woods, SA
Ashley Wortman, AGT
Brian Zuzick, MGA

Promotions

Regional General Agent
Mark Beckford
Harold Durana
Randolph Souliers
Master General Agent
Justin Crawford
Kelly Ekker
Tracy Hunter
Patricia G Lee
Andrew McCarthy
Richard Nypower
Samneang Prom
Johna Ryan
Eric Trautloff
Jennifer Young
Steve Surace
60% General Agent
Aaron Dupras
Patricia Fifer

Gregory Grady
Thomas McConnell
Robert Park
James Pyle
Joseph Smith
57.5% General Agent
Nicholas Bray
Mark Caraway
Brinda Casanova
James DePetro
Yussuf Elzein
Kenneth Ford
Abigail Gardner
Jeffrey Hall
Eric Hamblin
Jason Hellige
Michael Joseph
Jacob Kieffer
Janice Koch

Cheryl McLean
Erikka Michaels
Jensen Millar
Erin O'Neil
Adam Pottebaum
Brittney Rimmer
Jason Ryen
Barbara Seyoum
Steven Sizemore
Joseph Tomanovich
55% Supervising Agent
Christina Barbee
Kade Beck
Gregory Brown
Malyssa Cleveland
Adambarage Dealwis
Matthew Farrell
Claude Harriott
Jason Hawkins

Timothy Hayes
Stacy Hollingsworth
John Hunt
Diane Ishee
Melanee Jackson
Cornelius Jones
Jon Klepper
Blaz Korosec
Leslie Montferret
Bobby Sanders
Dennis Sisco
Sabrina Smart
Caleb Turpitt
Alexis Tyson

Albert Verm
Keith Waldron
Don Weathers
Tom Weller
52.5% Supervising Agent
Andrey Alexandrov
Toetu Alosio
Alexander Alway
Robert Anderson
Ahesha Andrews

Jesse Atatai
Sandro Basic
Angela Bauer
David Bishop
James Brumgard
Mary Bucki
Juanita Burton
Fabian Callaham
Joseph Catalfamo
Jake Colpitts
Charles Combs

Kimberly Cooper
Michael Craft
Angela DeVivo
Peter Dobrovolskiy
Juan Fernandez-Bogran
Salome Fuimaono
Peter Gabranski
Sarah Gilley
James Golden
Gad Golian
Benjamin Gonzalez
Steven Goodwin
Annie Grady
Garland Higgins
Renae Hona
Isaiah Justice
Jignesh Keshoor
Marylouise Knatchbull-Hugessen
Fran Kolos
John McDougald
Neftali Montalvo
Oleg Novitchii
Nitin Patel
Angel Patryluk
Dan Pelletier
Lucy Pene
David Ramnarine
Alesha Rooplall
Evon Rutledge
Nelson Saladen
Glenda Salley
Marilyn Sensenig

Evelyne Sindle
Amy Skalsky
Patricia Smedal-Summers
Andrew Snook
Eric Snyder
Morgan Sowerbutts
Janaya Stephens
Tracy St Peter
Zachary Suarez
Ruben Terrero
Ronnette Turner
Vaipou Vaoga
Yolanda Washington
Jaquise Webber
Nicole Wells
Therese Wells
Antwan White
Jazmin Wilson
Evan Worrell
Kelly Ziemer

NEW SGA

Jason Bratin
Harrisburg, PA
November 1

Jason joined National Income Life and the Theo Pappas Agency in 2008 following the downturn in the economy, which ended his tenure in the mortgage banking industry. He says the SGA position was always his goal. The biggest attraction to him is the power of influence inherent in the role; the ability to coach and the power to leave a legacy. Jason and girlfriend Ariana live in Harrisburg with their beloved poodle, Babie Jones.

NEW SALES DIRECTOR

Shawn McKnight
August 1

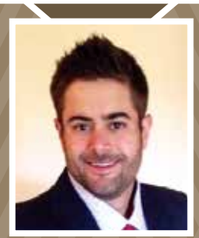
Shawn brings with him more than 20 years of experience in the insurance industry both in field sales and management and as a regional sales director. He has a special passion for recruiting and says if there's one thing he has learned, it's that this business is all about relationships and networking. He looks forward to helping the Company continue to build a culture of personal recruiting. Shawn and wife Rebecca live in Zionsville, Indiana with daughters Alexandra and Danielle and son Nicholas.

ATTENTION MGAs

MGA AGENT RETENTION — BONUS PROGRAM —

Marian Sertler
$4,000
Sabrina Lloyd

Ryan Wilson
$3,750
Philip Prata



Zachary Hart
$3,250
Surace-Smith

Marisa Willgruber
$3,250
David Hausman

Tere Diamond
$3,000
Steve Friedlander

October Bonus Payout: $102,150 **October Bonus Qualifiers: 119**

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Marian Sertler	$4,000	Dustin Dunlap	$1,250	Jonathan Maust	$1,000	Krista Thieme	$600
Ryan Wilson	3,750	Stephen Hill	1,250	Trevor Mayer	1,000	Albert Serur	525
Zachary Hart	3,250	Phillip Jenkins	1,250	Nicholas Moore	1,000	James Bailey	500
Marisa Willgruber	3,250	Darren Miller	1,250	Samneang Prom	1,000	Michael Clemente	500
Tere Diamond	3,000	Joshua Olin	1,250	Dustin Rushin	1,000	Matthew Conrad	500
Brian Welsh	2,250	Raymond Risucci	1,250	Atta Saleh	1,000	Ronald Esmon	500
Patrick Cremeans	2,000	Ryan O'Malley	1,125	Sara Welch	1,000	Anita Ferris	500
Mavrick Fredericks	2,000	Kevin Appasamy	1,000	Jessica Wilhite	1,000	Alexandra Graham	500
Matthew Parks	2,000	Ryan Bisanz	1,000	Ofa Tupouniua	900	Kevin Huber	500
Matt Pflueger	2,000	Kathryn Chaisson	1,000	John Conard	750	Nicholas Lorence	500
Sara Vaz	2,000	Mario Chavez	1,000	Randall Cook	750	William Myatt	500
Matthew Diulus	1,800	John Collins	1,000	Michael Gerstein	750	Humberto Quintero	500
John Sparby	1,750	Robert Dunn	1,000	Evan Holzhauer	750	Michael Romeo	500
Justin Adams	1,500	Drew Frazier	1,000	Dean Jensen	750	Cynthia Schneiderman	500
Ryan Hall	1,500	Sharif Grays	1,000	Michael Mandella	750	Robert Shafer	500
Todd Harding	1,500	Bobby Gujral	1,000	Zach Otto	750	Bobby Szwaja	500
Daniel Hartwig	1,500	Darron Hacker	1,000	Patrick Stenglein	750	Thomas Vena	500
Amie McCracken	1,500	Joseph Hagerman	1,000	Brandon Teter	750	Kascey Williamson	500
Michael Vasu	1,500	Steven King	1,000	Tara Weisz	750	Cherri Xie	500
Jason Bratin	1,250	Kyle Lewicki	1,000	Steve James	600		

HERE'S HOW IT WORKS:

The MGA Agent Retention Bonus rewards MGAs with Agents on their team who write $4,000 Net ALP monthly in months 4-6 of their tenure. Here's how it works: If an Agent in MGA hierarchy writes a minimum of $4,000 Net ALP in the 4th month of tenure, the MGA gets $250 bonus; in the 5th month, the MGA gets $500 bonus; in the 6th month, the MGA gets $1,000 bonus.

All qualifiers listed achieved at least $500 in bonus totals

Domenico Bertini
Vice President of Field Operations

COGITO, ERGO SUM! *I think, therefore I am!*

Descartes first wrote this phrase in 1637 and not much has changed in the meaning since.

We spend a lot of time with our heads down, looking at our smart phones, tablets and other mobile devices we use, trying to find something in there that will change who we are and what we are about. I believe the world out there is conspiring to distract us from our path to success.

How much time do we really spend identifying the causes for the effects in our lives? Do we think about why we are where we are and what we could do differently to get better results?

I always thought I was in control of my life, but on a scale of 1 to 10, how much do you think you are in control of your life? Action, decisions, setting goals and striving to achieve those goals are all activities that will help you take control of your life and eliminate distractions.

While I am not opposed to recreation or even being absolutely lazy once in a while, I also believe that to better your life, you need to stop wasting too much time and start focusing and concentrating on activities concerning your life. An easy way to do this is to copy the attributes, values and qualities of the people you admire most, and start practicing the art of incorporating those in your personality.

Think also about those experiences that gave you the best feeling of self-esteem and how you could create more of them. You really have to like yourself to be successful in life. People see you on the outside the same way you see yourself on the inside.

It is understandable that sometimes fear will be a fierce opponent on our path to success, but think of this: How would you behave differently if you had no fear at all? What would you do if you knew you could not fail? And why not do it anyway, even if you risk failure? In life as it is in business, success is achieved by the number of times you get up and do it again, and not by the number of times you fall down and quit.

> **"You really have to like yourself to be successful in life. People see you on the outside the same way you see yourself on the inside."**

So here it is, start today, because 2014 is about to touch down. Do what you must to feed your mind with the thoughts, words, people, pictures and qualities that are most consistent with the best person you could be and want to be. Write down and go after the most important goal you want to achieve. Think about your past, mold your present with those thoughts, and plan the future with your changes.

Turn off those electronic devices — this Company is about to take off! Think, therefore you will be!

CODES

The minimums for recognition are:
SA & GA – at least two codes during the month
MGA – at least three codes during the month
RGA – top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new agents who were coded under their hierarchy for the month.

SA

NAME	#	SGA
Nicholas Birdsall	4	Altig-Orlovic
Taylor Bosch	4	Altig-Orlovic
Soncya Williams	4	Altig-Orlovic
Craig Yarborough	4	Simon Arias
Lesina Ah Sue	4	Steve Friedlander
Christine DiSanto	4	Giglione-Ackerman
Jason H Lee	4	Sabrina Lloyd
Robert Schneiderman	4	Sabrina Lloyd
Rosa Amaya	4	Bob Olson
Meaghan Kehl	4	Brian Traboulay
Robert Ford	3	Altig-Orlovic
Daniel LaFontaine	3	Altig-Orlovic
Richard Scofield	3	Nigel Crowe
Jamal Simmons	3	Joseph Diecedue
Herbert Stell	3	Joseph Diecedue
Moli Kaufusi	3	Steve Friedlander
Steven Pirrello	3	Chris Hernandez
Elizabeth Pride	3	Chris Jordan
Michael Williams Jr	3	Christine Judge
Duane Shaw	3	Sabrina Lloyd
Alexis Tyson	3	Chris Lussier
Enes Herovic	3	Travis Moody
Amanda Hubbard	3	Oldham-Bianchi
Stacy Hollingsworth	3	Chad Panzer
Rakesh Ramkarran	3	Theodore Pappas
Sonja Koryhaio	3	Paul Rumbuc
Aundrey Beard	3	Surace-Smith
Katrina Campbell	3	Williams-Zophin
Arie Davis	3	Williams-Zophin
Glenn Arakawa	2	Altig-Orlovic
Tiffany Clemons	2	Altig-Orlovic
Seth Connelly	2	Altig-Orlovic
Danielle Cortez	2	Altig-Orlovic
Michael Dalton	2	Altig-Orlovic
Sean Feizkhah	2	Altig-Orlovic
Daniel Li	2	Altig-Orlovic
Emily Murray	2	Altig-Orlovic
Leonard Paschke	2	Altig-Orlovic
Marah Selves	2	Altig-Orlovic
Jared Teerlink	2	Altig-Orlovic
Patrick Fraley	2	Simon Arias
William Taylor	2	Simon Arias
Leighanne Tompko	2	Simon Arias
Jamie Winters	2	Simon Arias
Annie Grady	2	Slav Bitman
Barbara Seyoum	2	Samantha Chui
Jennifer VanKerckvoorde	2	Eric Cochran
Jerrard Brown	2	Brandon Cooley
Francis Charfauros	2	Brandon Cooley
Brandon Clark	2	Brandon Cooley
David Guns	2	Brandon Cooley
Emmanuel Villasenor	2	Brandon Cooley
Virginia Grimm	2	Richard Correa
Clayton Blasa	2	Nigel Crowe
Mark Caraway	2	Cunningham-Weatherspoon
Duni Olusegun	2	Cunningham-Weatherspoon
Michael Tribbitt	2	Kevin Davis
Joshua Rush	2	Chad Deley
Jordan Arcuri	2	Joseph Diecedue
Charles Firneno	2	Joseph Diecedue
Ahesha Andrews	2	Mitch Duplantis
Dan Pelletier	2	Mitch Duplantis
Shela Charlot	2	Laura Fisher
Paulo Miranda	2	Laura Fisher
Patrick Morrison	2	Laura Fisher
Oscar Ortiz	2	Cindy Furer
Patrick Szydlik	2	Cindy Furer
Craig Alster	2	Giglione-Ackerman
Christian Fahey	2	Giglione-Ackerman
Steven Goodwin	2	Giglione-Ackerman
David Palmer	2	Giglione-Ackerman
Veronica Sanchez	2	Maria Greene
Donald Hill	2	Steve Greer
Beth Crothers	2	Chris LaFond
Cale Jasper	2	Sabrina Lloyd
Enrique Sandoval	2	Sabrina Lloyd
Milica Zivkovic	2	Sabrina Lloyd
James Smith	2	Chris Lussier
Henry McCormick	2	Travis Moody
Thomas McConnell	2	Eric Neal
Edward Defurio	2	Oldham-Bianchi
Bryan Hurley	2	Oldham-Bianchi
Amber McGlynn	2	Oldham-Bianchi
James Reddick	2	Oldham-Bianchi
Ellen Schultz	2	Oldham-Bianchi
Christopher Spencer	2	Oldham-Bianchi
Ataka Reed	2	Bob Olson
Christopher Davidson	2	Theodore Pappas
Calvin Irving	2	Theodore Pappas
Christopher Murray	2	Theodore Pappas
Keith Sands	2	Theodore Pappas
Danette St Marthe	2	Theodore Pappas
Juan Lopez	2	Cisco Perez
Vanessa Mabry-Jordan	2	Scott Rehberg
James Pyle	2	Alex Roland
Micah Focken	2	Paul Rumbuc
Mike Bray	2	Imran Satti
Holly Lacey	2	Imran Satti
Brent Bowling	2	Surace-Smith
Benjamin Brooks	2	Surace-Smith
Christopher Cannon	2	Surace-Smith
Robert Drake	2	Surace-Smith
Nic Iagulli	2	Surace-Smith
Daniel G Johnson	2	Surace-Smith
Jeffrey Miller	2	Surace-Smith
Hirenkumar Patel	2	Surace-Smith
Nicholas Scordos	2	Surace-Smith
Daniel Spears	2	Surace-Smith
Sheena Collins	2	Jeffery Thiel
Zoltan Krecsko	2	Brian Traboulay
Jocelyn Bolito	2	Williams-Zophin
Everton Brooks	2	Williams-Zophin
Tyler Adabahr	2	Matt Wolfanger

GA

NAME	#	SGA
Alex Torruella	10	Sabrina Lloyd
Arthur Sigler	9	Brandon Cooley
Todd Glazer	9	Joseph Diecedue
John Nasti	9	Giglione-Ackerman
Shayne Guinn	7	Sabrina Lloyd
David Rigney	7	Scott Rehberg
Les Swain	7	Alex Roland
Gregory VanSuch	6	Simon Arias
Mike Allen	6	Travis Moody
Peter Hornbeck	6	Oldham-Bianchi
Heather Cullen	6	Chad Panzer
Harrynarine Ramoutar	6	Theodore Pappas
London Burnett	6	Surace-Smith
Marc Salvaggi	6	Surace-Smith
Jordan Albright	5	Simon Arias
Alexander Holmes	5	Dorian Brown
Teryn Lieurance	5	Jared Cleckner
Amanda Hogan	5	Richard Correa
William Ponder	5	Nigel Crowe
Melissa Quintal	5	Joseph Diecedue
Christopher Akins	5	Laura Fisher
Steven Bosworth	5	Matt Henderson
Sheila Downey	5	Bob Olson
Mark Glazer	5	Theodore Pappas
John Leggio	5	Theodore Pappas
Josh Tompkin	5	Paul Rumbuc
Jahara Lewis	4	Altig-Orlovic
Eric Ebbitt	4	Simon Arias
Raphael Musto	4	Simon Arias
Anthony Wright	4	Simon Arias
Gian-Paolo Diberardo	4	Brandon Cooley
Kierra Goodwin	4	Nigel Crowe
Ricardo Grandt	4	Laura Fisher
Tevita Tupouniua	4	Steve Friedlander
Philip Roffi	4	Cindy Furer
Corey Helly	4	Giglione-Ackerman
Kyle Taylor	4	Travis Moody
David Schanuel	4	Dorian Oldham
Lisa Martin	4	Oldham-Bianchi
Zachary Santino	4	Oldham-Bianchi
Alon Fischer	4	Theodore Pappas
Mohammed Moalawi	4	Theodore Pappas
Kelsey Mitchell	4	Jeffery Thiel
Jean Joseph	4	Williams-Zophin
Beatriz Noriega	4	Bob Wingate
Vincent Carll	3	Altig-Orlovic
Patrick Fowler	3	Altig-Orlovic
Jennifer Judd	3	Altig-Orlovic
Gary Brown	3	Simon Arias
Joseph Cruickshank	3	Simon Arias
Sharon Barnes	3	Slav Bitman

GA continued

NAME	#	SGA
Glenn Woodley	3	Slav Bitman
Carlos Arballo	3	Brandon Cooley
Maria Soliz	3	Brandon Cooley
Regina Duval	3	Richard Correa
Allison Hanson	3	Richard Correa
Alleyson Murray	3	Richard Correa
Danessa Seward	3	Nigel Crowe
Marti Long	3	Richard Dyer
Erica Pagano	3	Laura Fisher
Ratu Kani	3	Steve Friedlander
Corey Hallam	3	Giglione-Ackerman
Christopher Chovanec	3	Maria Greene
Mark Danner	3	Steve Greer
John Napiza	3	Jatoft-Foti
Henry Fornet	3	Chris LaFond
Adam Meyer	3	Sabrina Lloyd
Patricia Fifer	3	Chris Lussier
Dane Griffard	3	Eric Neal
Michael Schmidt	3	Dorian Oldham
Veronica Carrion	3	Bob Olson
Ariana Jones	3	Theodore Pappas
Mir Khan	3	Theodore Pappas
Daniel Vilas	3	Cisco Perez
Mark Medina	3	Philip Prata
Nicholas Triantafyllidis	3	Philip Prata
Gregory Grady	3	Alex Roland
Joseph Smith	3	Alex Roland
DeAnthony Hartman	3	Paul Rumbuc
Vicky Ducharme	3	Javier Sandoval
Scott Wheeler	3	Imran Satti
David Guzman	3	Surace-Smith
Anthony Theriault	3	Surace-Smith
Ashley Wenning	3	Surace-Smith
Michael Shaba	3	Brian Traboulay
Anastacio Baeza	2	Altig-Orlovic
Brinda Casanova	2	Altig-Orlovic
Randy O'Campo	2	Altig-Orlovic
Timothy Bugge	2	Simon Arias
Bernadette Casciato	2	Simon Arias
James DePetro	2	Simon Arias
Liam Flaherty	2	Simon Arias
Avi Kauderer	2	Simon Arias
James King	2	Simon Arias
Michael Lindsey	2	Simon Arias
Bernard Ballou	2	Slav Bitman
Alireza Yaesubi	2	Josh Chalom
Barbara Seyoum	2	Samantha Chui
James Moland	2	Eric Cochran
Craig Winkelman	2	Cohen-Cohen
Jamey Haugen	2	Richard Correa
Xavier MacLarty	2	Nigel Crowe
Devon Chapman	2	Cunningham-Weatherspoon
Susan Bergh	2	Kevin Davis
Kevin Talbot	2	Joseph Diecedue
Jason Theriot	2	Joseph Diecedue
Gary Slocum	2	Desi Dimitrova
Wendy Sotelo	2	Desi Dimitrova
Eric Hamblin	2	Mitch Duplantis
Graham Carter	2	Steve Friedlander
Laaina Havea	2	Steve Friedlander
Soonalote Taogaga	2	Steve Friedlander
Eric Trautloff	2	Cindy Furer
Ari Bykofsky	2	Giglione-Ackerman
Jorge Guerra	2	Giglione-Ackerman
Erin Moyer	2	Giglione-Ackerman
Lawerence Smith	2	Steve Greer
Antonio Davidson	2	Mark Hancock
Lisa Richardson	2	Mark Hancock
Patrick Guthrie	2	Mathew Hart
Muhammed Ashraf	2	David Hausman
Michael Sandoval	2	David Hausman
Jonathan Hanaway	2	Matt Henderson
Marino Baca	2	Chris Hernandez
Jeffrey Hall	2	Chris LaFond
Brandon Baker	2	Travis Moody
Gary Gottlieb	2	Eric Neal
Jane Callies	2	Dorian Oldham
Danny Favreau	2	Oldham-Bianchi
Reynolds Akuamoa	2	Theodore Pappas
Bilal Farsakh	2	Theodore Pappas
Maria Aristy	2	Cisco Perez
Aaron Dupras	2	Paul Rumbuc
Pamela Altman	2	Surace-Smith
Andre McCallum	2	Surace-Smith
Nicole Sanders	2	Surace-Smith
Dustin Surace	2	Surace-Smith
Daniel Walton	2	Surace-Smith
Leslie Jacobs	2	Jeremy Welch
Jacob Raine	2	Jeremy Welch
Kasali Kotun	2	Williams-Zophin
Christopher Rodriguez	2	Williams-Zophin
Ellis Mayberry	2	Bob Wingate
Katherine Campbell	2	Matt Wolfanger
Jason Fuller	2	Matt Wolfanger

MGA

NAME	#	SGA
Ransey Vazquez	15	Bob Olson
Randall Cook	14	Joseph Diecedue
Raymond Risucci	13	Dorian Oldham
Herman Fennell	12	Samantha Chui
Ryan Hall	12	Laura Fisher
Matthew Girard	12	Maria Greene
Robert Shafer	12	Travis Moody
Syed Quadri	12	Theodore Pappas
Evan Holzhauer	11	Giglione-Ackerman
Marian Sertler	10	Sabrina Lloyd
Michael Clemente	9	Simon Arias
Brooke Spain	9	Brandon Cooley
Mark Kukielski	9	Eric Neal
Bobby Szwaja	9	Theodore Pappas
Ala Awad	9	Alex Roland
Zachary Hart	9	Surace-Smith
Ryan Bisanz	9	Brian Traboulay
Matthew Diulus	8	Simon Arias
Albert Serur	8	Simon Arias
Monica Brown	8	Dorian Brown
Daniel Umbertone	8	Christine Judge
Timothy Kieran	8	Chris LaFond
Thomas Kijanowski	8	Sabrina Lloyd
Brett Gryska	8	Oldham-Bianchi
Todd Harding	8	Oldham-Bianchi
Nasr Quadri	8	Theodore Pappas
Robert Kanaan	8	Imran Satti
Matthew Parks	8	Surace-Smith
Adeyemi Akinade	8	Williams-Zophin
James Keefer	7	Simon Arias
Ofa Tupouniua	7	Steve Friedlander
Zach Otto	7	Sabrina Lloyd
Cynthia Schneiderman	7	Sabrina Lloyd
Patrick Cremeans	7	Chris Lussier
Amie McCracken	7	Chris Lussier
Nicholas Moore	7	Oldham-Bianchi
Minh Phung	7	Scott Rehberg
Unique Hunnicutt	7	Alex Roland
Daniel Hartwig	7	Surace-Smith
Michael Vasu	7	Surace-Smith
Nicholas Lorence	6	Altig-Orlovic
Ryan McIntosh	6	Altig-Orlovic
Joshua Olin	6	Altig-Orlovic
Patrick Rieger	6	Altig-Orlovic
Drew Frazier	6	Slav Bitman
Corey Neff	6	Brandon Cooley
Joshua Jackson	6	Joseph Diecedue
Robert Rowell	6	Richard Dyer
Michael Gerstein	6	Giglione-Ackerman
Jack Keiderling	6	Giglione-Ackerman
Kyle Lewicki	6	Mathew Hart
Sebastian Kazek	6	Matt Henderson
Joseph Havlik	6	Chris Jordan
Gabriel Feldmann	6	Chad Panzer
Jason Bratin	6	Theodore Pappas
Steven King	6	Paul Rumbuc
Robert Nolan	6	Paul Rumbuc
Henry Ingraham	6	Williams-Zophin
Kyle Johnson	6	Williams-Zophin
Jonathan Maust	5	Altig-Orlovic
Patrick Stenglein	5	Altig-Orlovic
Natalie Wagner	5	Altig-Orlovic
Phillip Jenkins	5	Slav Bitman
Jason Reed	5	Jared Cleckner
William Myatt	5	Brandon Cooley
Erin Allen	5	Richard Correa
William Brookshire	5	Richard Correa
Matthew Turnquist	5	Richard Correa
I-Perfection Harris	5	Cunningham-Weatherspoon
David Hefflin	5	Scott Davis
Tere Diamond	5	Steve Friedlander
Stephen Hill	5	Steve Friedlander
Craig Strompf	5	Cindy Furer
Scott Sonnenberg	5	Matt Henderson
Doreen Ryan-Foti	5	Jatoft-Foti
Michael Romeo	5	Oldham-Bianchi
Ryan Wilson	5	Philip Prata
Robert Dunn	5	Surace-Smith
Christopher Earle	5	Williams-Zophin
Hunter Houvener	4	Altig-Orlovic
Melinda-Rae Lyse	4	Altig-Orlovic
AshLynn Orng	4	Altig-Orlovic
Ryan Stenglein	4	Altig-Orlovic
Daniel Bauer	4	Simon Arias
Brian Welsh	4	Simon Arias
Jordan Chalom	4	Josh Chalom
Troy Elliott	4	Eric Cochran
Krista Thieme	4	Brandon Cooley
Mercedes Lloyd	4	Kevin Davis
Christopher Favor	4	Mitch Duplantis
Peter McEnaney	4	Mitch Duplantis
Anita Ferris	4	Steve Friedlander
Kenneth Greer	4	Steve Greer
Michael Laramie	4	Steve Greer
Moswen Taylor	4	Mark Hancock
Jesse Spencer	4	Stephen Jubrey
Elaine Kulawiak	4	Oldham-Bianchi
Andre Bent	4	Bob Olson
Timothy Wilson	4	Philip Prata
Matt Pflueger	4	Tiffany Roland
Matthew Conrad	4	Surace-Smith
Tony Geer	4	Surace-Smith
Jennifer Holliday	4	Jeffery Thiel
Dustin Rushin	4	Bob Wingate
Justin Crawford	3	Altig-Orlovic
Volodymyr Derevyanyy	3	Altig-Orlovic
Robert Hamilton	3	Altig-Orlovic
Daven Hermosura	3	Altig-Orlovic
Mike Hudnall	3	Altig-Orlovic
Trevor Mayer	3	Altig-Orlovic
Ryan Tucker	3	Altig-Orlovic
Cherri Xie	3	Altig-Orlovic
Justin Adams	3	Simon Arias
John Conard	3	Simon Arias
Timothy Buckner	3	Eric Cochran
Kody Kramme	3	Eric Cochran
Stephen Jeung	3	Cohen-Cohen
Kyle Klipp	3	Richard Correa
Andrew McQuade	3	Richard Correa
Devin Adams	3	Chad Deley
Kayla McIver	3	Chad Deley
James Isip	3	Desi Dimitrova
Alfred Taren	3	Desi Dimitrova
Jose Carvajal	3	Laura Fisher
Lucky Faaitiiti	3	Steve Friedlander
Sharif Grays	3	Cindy Furer
Magda Figueiredo	3	Giglione-Ackerman
Mavrick Fredericks	3	Giglione-Ackerman
Mark Corkrean	3	Steve Greer
Dean Jensen	3	Steve Greer
Tim Schroeder	3	Steve Greer
Sharon Brenner	3	David Hausman
Atta Saleh	3	David Hausman
Brandon MacDonald	3	Matt Henderson
Kascey Williamson	3	Chris Hernandez
Brandon Teter	3	Matthew Hogan
Jessica Wilhite	3	Matthew Hogan
Christine Jesoraldo	3	Chris LaFond
Dennis Urbanowski	3	Chris LaFond
Hal Herman	3	Oldham-Bianchi
Melne Lewis	3	Bob Olson
Louis Giogaia	3	Theodore Pappas
Levar Morgan	3	Theodore Pappas
Rodney Ward	3	Paul Rumbuc
Stuart Xu	3	Imran Satti
Dustin Dunlap	3	Surace-Smith
Darron Hacker	3	Surace-Smith
Kevin Holtz	3	Surace-Smith
Debbie Ezernack	3	Jeremy Welch
Aaron Ralston	3	Jeremy Welch
Samantha Sliger	3	Jeremy Welch
Bo Gentile	3	Williams-Zophin
Denise Berrios	3	Bob Wingate

RGA

NAME	#	SGA
Thomas Vena	39	Simon Arias
Robert Janev	32	Sabrina Lloyd
Brett Gryska	27	Oldham-Bianchi

Susan Fuldauer
Vice President of Public Relations Field Operations

I Believe

As our new theme was rolled out at the recent SGA meeting in Dallas, I thought back to NPR's (National Public Radio) show, T*his I Believe,* which aired for 4 years and engaged its listeners in the discussion of core beliefs that have guided their daily lives. Not just the rich and famous shared their beliefs, but people from all walks of life shared what they believe to be true in their lives. Activists and executives, farmers and politicians, Nobel laureates and prison inmates, teachers and students each shared messages of what they believed. While the show has ended, the thoughts, pearls of wisdom and soulful commentaries will live on in their profound messages and discussions from the heart.

One participant, in relating her *This I Believe* commentary, noted that she believes in that wee small voice inside, aka your conscience, as a guiding force that helps her make decisions and guides her on the paths she chooses. Sounds like Pinocchio's Jiminy Cricket, doesn't it? There is much to be said for the message Jiminy Cricket gave to us. It's your wee small voice that helps you to live true to what you believe.

For me, it is Bernard Rapoport's wee small (actually, not so wee and not so small) voice, echoing inside my head to "always have a sense of outrage at injustice" that helps me choose the paths I walk. It is the strength of that conviction that drives his legacy within AIL/NILICO and UHL. I believe in the core values that our Company stands for and the actions that reflect those values. I believe that those who are in leadership at AIL/NILICO and UHL have a strong sense of outrage at injustice. I believe that our agencies, home office personnel and PR team all share these values.

From the Food for Families drive in Waco, to the Closer to the Heart partner organizations we support in the communities where we hold meetings, to the current fights for immigration reform, living wage standards and raising the minimum wage, we are engaged in the right actions and for the right reasons.

> **"I believe in the core values that our Company stands for and the actions that reflect those values."**

Passion, enthusiasm and commitment to what we believe is what drives us to action. It is this sense of doing what is right for our communities and our citizenry to make this world a better place for everyone in which I believe. I'm so proud to work with a company and the individuals that make up this company, as the conviction and commitment to what they believe is strong and congruent to my own personal beliefs and values.

Who could ask for a better way to earn a living than having a sense of outrage at injustice and actually being able to do something about it?

Update

Closer to the Heart

SGAs Build Bikes for Military Kids

On Thursday, November 14, SGA Meeting attendees rolled up their sleeves at the Gaylord Texan in Grapevine, Texas, and built 25 bikes for children of deployed, wounded or fallen military personnel. Participants formed teams to build a variety of bikes to be donated through Operation Homefront-Texas' Holiday Toy Distribution program.

Operation Homefront Development Director Liza Watts "coined" CEO Roger Smith — by presenting him with a commemorative coin — for "service above and beyond the call of duty."

Roger Smith presented donations to Operation Homefront which totaled more than $29,500 (includes bikes and partial matching funds from Torchmark Corporation) to date.

Operation Homefront was founded following 9/11 to provide support services to families of the lowest-paid members of our military, the E-1 through E-6 enlisted ranks, who typically live 80 percent below the median income — poverty level.

We are proud to support our military families. Thanks to all who donated and participated in the project.

LEADERSHIP ACADEMY

Q1 2014 Dates for Leadership Academy Set

AIL/NILICO has released dates for Leadership Academy sessions in the first quarter of 2014.

Leadership Academy offers comprehensive training on all aspects of leadership and Agency building. Qualifying Agents are invited to experience these live, exciting workshops to hone your leadership skills and help you make more money.

Q1 2014 dates are:

January 27-29
101 for SAs, Fundamentals of Agency Building

February 17-19
201 for GAs, Building for Ownership

March 17-19
301 for MGAs, Strategic Agency Leadership Training (Top Gun)

Meeting presenters are sales leaders who have made their careers and found success with American Income Life and National Income Life Insurance Company and became financially successful. The AIL/NILICO Leadership Academy enables Agents to network with other Agents on their level as well as engage in question and answer sessions with American Income Life / National Income Life rock stars.

Talk to your SGA today to find out how you can get VIP access to AIL/NILICO's next Leadership Academy.

Make 2014 YOUR year to step up!

For further inspiration, visit www.ailacademy.com

MILLION DOLLAR CLUB

Another champion, another milestone!
Each champion will receive a bonus of $5,000 and the Million Dollar Club Award.
Congratulations on your achievements.

Mark Neilson
SGA: Altig-Orlovic
Contract Date 03/04/2009
Qualified October of 2013
$1,028,279 of Net ALP

Eugene Kashkin
SGA: Altig-Orlovic
Contract Date 10/26/2004
Qualified October of 2013
$1,000,469 of Net ALP

New NILICO Board Member

Denis M. Hughes, , former President of the New York State AFL-CIO, has been appointed to the Board of Directors of National Income Life Insurance Company.

Hughes joined the New York State AFL-CIO staff as Political Director and Assistant to the President in 1985 and served as an Executive Assistant to the President since 1990. He was responsible for the coordination of the Committee on Political Education and legislative programs, as well as the overall policy and development of the staff departments within the state federation. He served as NY AFL-CIO President from 1999 through 2011 and was seen as a key figure in keeping the labor movement unified after the 2008 financial collapse battered both private-sector and public-sector unions.

Hughes also served as Chairman of the Board of the Federal Reserve Bank of New York, and was appointed to a three-year term as Commissioner of the New York State Insurance Fund. He has participated in multiple commissions, including the New York State Commission on State Asset Maximization, as well as the Governor's Spending and Government Efficiency Commission. He serves as a Trustee of Cornell University. Mr. Hughes holds a Bachelor of Science degree in Labor and Industrial Relations from the Harry Van Arsdale School of Labor Studies at Empire State College.

We are very pleased to welcome him to the AIL/NILICO family!

MEDITERRANEAN CRUISE CONTEST

CURRENT CONTEST LEADERS

STATE GENERAL AGENTS

	Name	Qtr 2&3 Net ALP	Contest Net ALP	% Growth	Codes
Cat I	Steve Friedlander	$1,580,051	$110,256	6.98	
	Oldham-Bianchi	1,158,322	61,657	5.32	
	Surace-Smith	2,462,227	91,127	3.70	
Cat II	Theodore Pappas	$1,113,922	$63,471	5.70	
	Williams-Zophin	706,493	31,489	4.46	
	Bob Olson	825,222	34,650	4.20	
Cat III-V	Cindy Furer	$350,762	$23,973	6.83	
	Sabrina Lloyd	1,086,949	65,418	6.02	
	Brandon Cooley	731,417	33,348	4.56	
Cat VI-VIII	Dorian Oldham		$27,795		13
	Jeremy Welch		18,126		9
	Travis Moody		15,975		14
Cat SU & RKE	Mathew Hart		$11,744		6
	Christine Judge		11,504		11
	Dorian Brown		11,393		8

MANAGING AGENTS

	Name	Codes	Contest Net ALP
RGA	Robert Janev	32	$65,418
	Paul Kelly	13	63,156
MGA	Ofa Tupouniua	7	$43,579
	Raymond Risucci	15	31,048
	Nicholas Moore	9	30,473
	Thomas Kijanowski	8	18,851
SA & GA	Moli Kaufusi	3	$23,568
	Alex Torruella	6	17,254
	Shayne Guinn	6	13,984
	Lesina Ah Sue	4	13,953
	Calvin Irving	2	13,060
	Laaina Havea	2	12,808

PERSONAL PRODUCERS

Name	Contest Net ALP
Mark Neilson	$54,300
Roghie Hassan Loo	44,494
Robert Kanaan	36,612
Alma Barriga-Gonzalez	31,509
Bruce Tan	31,442
Daniel Toshner	30,613
Ryan Kendl	29,951
Jonni Ng	29,638
Omar Hashimi	27,688
Brock Lampee	24,155
Joshua Dishong	24,096
David Chen	23,907
Nicholas Walsh	23,768
Erez Shabtay	23,043
Max Quasem	21,721

PUBLIC RELATIONS

	Name	Cards
Cat I & II	Brenda Di Somma	5,006
	Hether Adams	2,179
	Robin Andrade	2,022
Cat III & IV	Ken Altizer	3,317
	Janis Pitts	1,032
	Dion Dizon	1,028
	Name	**% Growth**
PR Manager	Tami Williams	224

Note: Contractual minimums apply at all levels of qualification and will be part of all formal announcements.
See full qualifications at **www.nilife.com/arc & www.nilife.com/arc**

PRODUCTION REQUIREMENTS

- Personal recruits must write $2,000 career ALP (according to the November and/or December 2013 AP&P report).
  - When your recruit codes within the qualification period, you get $100.
  - You get $400 when your recruit hits the $2,000 ALP mark before December 31.
- No limit to the number of recruits you can have.
- If recruited by a career agent, the recruit does not need to be coded to that agent.

ELIGIBILITY

All coded agents — personally producing and management — are eligible for the bonus.

QUALIFICATION PERIOD

Personally recruited agents must be coded between November 1-December 31, 2013.

PERSONAL RECRUITS

Personal acquaintances, friends, family, neighbors, bartenders, waitresses, mall workers, the guy behind you at the convenience store, unique or special recruiting efforts and referrals obtained from in-home recruiting on the laptop.

NOTE:

The following are not considered personal recruits:
RMS, newspaper, career fairs, internet postings, colleges (in other words current, traditional recruiting methods).

- A Personal Recruit Hire Form will certify the above and must be signed by recruit, SGA and personal recruiter at time of "hire."
- The name of the Personal Recruit will be scrubbed against RMS Database.

Production will be tracked and evaluated weekly, and checks will be issued weekly and released with the following week's advances.

I Believe 2014

2013 NOVEMBER SGA MEETING

The magnificent Gaylord Texan in Grapevine, Texas was the setting for the Fall 2013 meeting of American Income Life, National Income Life and Union Heritage Life State General Agents.

Meeting attendees arrived throughout the day on Monday, November 11 and met that evening for the opening reception. This event is always a time of making new friends and reconnecting with old ones.

Following tradition, CEO Roger Smith opened the meeting on Tuesday morning by announcing the Company theme for 2014, *I Believe*. Roger shared personal stories to illustrate the point that what we believe determines our reality as well as the importance of others' belief in us and our belief in them.

A celebration luncheon was held on Tuesday to mark Vice President of Agency Development Larry Strong's retirement from American Income. President Scott Smith emceed the program. Many speakers shared laughter (and a few tears) as they honored Larry's long career with Torchmark companies.

Throughout the meeting, the winners of various recruiting and production contests were announced, as well as the top growing SGAs and the winners of the Legacy Awards.

On Wednesday evening, a reception/dinner was held at the Glass Cactus nightclub in honor of Torchmark Chairman of the Board and former CEO Mark McAndrew. Once again, Scott Smith did an outstanding job as master of ceremonies, and the speakers shared how Mark has affected their lives.

On Thursday morning, meeting attendees participated in a Closer to the Heart volunteer activity to benefit Operation Homefront (see page 13).

You can download I Believe 2014 wallpaper for your desktop or mobile device from the Agency Resource Center:
www.ailife.com/arc/marketing.aspx

Individual Producers

1. Mark Neilson
Provo, UT

2. Roghie Hassan Loo
Toronto, ON

3. Alma Barriga-Gonzalez
Concord, CA

4. Bruce Tan
Honolulu, HI

5. Daniel Toshner
Nashville, TN

6. Ryan Kendl
Santa Rosa, CA

7. Jonni Ng
Renton, WA

8. Omar Hashimi
Concord, CA

9. Brock Lampee
Phoenix, AZ

10. David Chen
Pittsburgh, PA

11. Nicholas Walsh
Anchorage, AK

12. Erez Shabtay
Nashville, TN

13. Max Quasem
Los Angeles, CA

14. John Cochrane
Winnipeg, MB

15. Angela DeVivo
Pittsburgh, PA

16. David Ramnarine
Altamonte Spgs, FL

17. Danie Frenette
Halifax, NS

18. Katie Massart
Calgary, AB

19. Daniel Li
Minneapolis, MN

20. Thomas King
Las Vegas, NV

IceBreakers

IceBreaker

Jennifer Theriault
Halifax, NS
$17,104 Net ALP
Ryan O'Malley MGA
Imran Satti SGA

IceBreaker

Bechir Abboud
Surrey, BC
$15,094 Net ALP
Bobby Gujral MGA
Altig-Orlovic SGA

IceBreaker

Neftali Montalvo
Flushing, NY
$14,913 Net ALP
Frank Colletti MGA
Theodore Pappas SGA

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Individual Producers list for the month, as well as the next Top 3 in this category.

October Production

Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
1.	Mark Neilson	$54,300		83.7	Nicholas Lorence	Altig-Orlovic
2.	Roghie Hassan Loo	44,494		82.2	Byron Paz	Josh Chalom
3.	Alma Barriga-Gonzalez	31,509	90		Samneang Prom	Jatoft-Foti
4.	Bruce Tan	31,442		86.9	Christopher Clark	Altig-Orlovic
5.	Daniel Toshner	30,613		72.4	Joshua Olin	Altig-Orlovic
6.	Ryan Kendl	29,951		84.6	Nicholas Lorence	Altig-Orlovic
7.	Jonni Ng	29,638		86.4	Hunter Houvener	Altig-Orlovic
8.	Omar Hashimi	27,688		79.5		Jatoft-Foti
9.	Brock Lampee	24,155		79.2	Brooke Spain	Brandon Cooley
10.	David Chen	23,907		81.3	Michelle Crowe	Simon Arias
11.	Nicholas Walsh	23,768		70.2	John Collins	Altig-Orlovic
12.	Erez Shabtay	23,043		94.2	Cherri Xie	Altig-Orlovic
13.	Max Quasem	21,721		86.5		Cohen-Cohen
14.	John Cochrane	21,262		80.5	Kevin Appasamy	Altig-Orlovic
15.	Angela DeVivo	20,883	93		Michael Clemente	Simon Arias
16.	David Ramnarine	20,758	100		Michael Williams	Matt Henderson
17.	Danie Frenette	20,580	96		Ryan O'Malley	Imran Satti
18.	Katie Massart	20,334		86.9	John McGrath	Altig-Orlovic
19.	Daniel Li	20,259	95		Patrick Stenglein	Altig-Orlovic
20.	Thomas King	20,230		77.8	Darrell Asbell	Altig-Orlovic
21.	Dustin Dunbar	20,124		91.2		Altig-Orlovic
22.	Bruce Viaje	20,079		80.5	Bobby Gujral	Altig-Orlovic
23.	Andrew Bishop	19,358		79.9	Nicholas Lorence	Altig-Orlovic
24.	Samvel Tigranyan	19,178		72.5		Cohen-Cohen
25.	Inderjit Toor	18,705	89		Bobby Gujral	Altig-Orlovic
26.	Amy Shui	18,030		85.4		Giglione-Ackerman
27.	Ryan Vopat	17,667		75.8	Bradley Weigand	Surace-Smith
28.	Ruben Soberanes	17,569		79.2	Doreen Ryan-Foti	Jatoft-Foti
29.	Bilal Farsakh	17,536		72.6	Syed Quadri	Theodore Pappas
30.	Douglas MacFarlane	17,523	93		Robert Kanaan	Imran Satti
31.	Aaron Quade	17,259	98		Michelle Crowe	Simon Arias
32.	Samy Jacques	17,235		73.1	Fritznel Octave	Williams-Zophin
33.	Jennifer Theriault	17,104	100		Ryan O'Malley	Imran Satti
34.	Alix Albright	17,042	92		Matthew Diulus	Simon Arias
35.	Edwin Rodriguez	16,502		76.6	Michelle Crowe	Simon Arias
36.	Michael van Delft	16,492		71.6		Imran Satti
37.	Kelly Hassert	16,338		77.0	Nicholas Engrav	Chris Hernandez
38.	Marcus Martin	16,143	94		Joni Ng	Altig-Orlovic
39.	Michael Burningham	16,143		73.9	Richard Mansfield	Altig-Orlovic
40.	Sean Grant	15,968		74.6	Melne Lewis	Bob Olson
41.	Bernadette Casciato	15,903		79.3	Brian Welsh	Simon Arias
42.	Everton Brooks	15,872		70.0	Henry Ingraham	Williams-Zophin
43.	Jose Lopes	15,581		79.9		Philip Prata
44.	Daniel Hanson	15,372		91.2	Jason Young	Chad Deley
45.	James Aalders	15,224		78.5	Muhammad Satti	Imran Satti
46.	Bechir Abboud	15,094	96		Bobby Gujral	Altig-Orlovic
47.	Neftali Montalvo	14,913	100		Frank Colletti	Theodore Pappas
48.	Brian Welsh	14,693		79.7		Simon Arias
49.	Joseph Sarasin	14,416		71.8	Robert Dunn	Surace-Smith
50.	Nicki Griffiths	14,409		73.5	Amie McCracken	Chris Lussier

ALL TIME RECORD: MARK NEILSON $95,151 Net ALP

YTD Production

Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	Mark Neilson	$297,736		83.7	Nicholas Lorence	Altig-Orlovic
*2.	Ryan Kendl	257,856		84.6	Nicholas Lorence	Altig-Orlovic
*3.	Roghie Hassan Loo	203,629		82.2	Byron Paz	Josh Chalom
*4.	Katie Massart	192,505		86.9	John McGrath	Altig-Orlovic
*5.	Dustin Dunbar	190,699		91.2		Altig-Orlovic
*6.	Max Quasem	180,582		86.5		Cohen-Cohen
*7.	Bruce Tan	174,427		86.9	Christopher Clark	Altig-Orlovic
*8.	Mike Sukhbaatar	165,704		92.3		Christine Judge
*9.	Brian Welsh	163,825		79.7		Simon Arias
*10.	Ruben Soberanes	157,638		79.2	Doreen Ryan-Foti	Jatoft-Foti
11.	Amy Shui	150,263		85.4		Giglione-Ackerman
12.	Jonni Ng	149,667		86.4	Hunter Houvener	Altig-Orlovic
13.	Erez Shabtay	145,230		94.2	Cherri Xie	Altig-Orlovic
14.	Jeffrey Pearce	143,129		74.8	Sara Welch	Steve Friedlander
15.	Liliana Avila	136,494		75.0	Sara Welch	Steve Friedlander
16.	Joseph Sarasin	135,118		71.8	Robert Dunn	Surace-Smith
17.	Mark Lomonaco	133,867		76.3	Richard Mansfield	Altig-Orlovic
18.	Richard Luzaich	130,929		89.9	Ryan Stenglein	Altig-Orlovic
19.	Sonia Ramirez	130,106		77.5	Sara Welch	Steve Friedlander
20.	Bernadette Casciato	129,028		79.3	Brian Welsh	Simon Arias
21.	Lora Beronja	125,553		89.6	Rebecca Klebsch	Chris Hernandez
22.	Michael Burningham	124,877		73.9	Richard Mansfield	Altig-Orlovic
23.	Ronald Rivera	121,877		86.2		Cohen-Cohen
24.	Brent Bowling	117,811		93.1	Matthew Parks	Surace-Smith
25.	Samson Adelufosi	116,619		84.5		Giglione-Ackerman
26.	David Ramirez	115,643		81.9	Doreen Ryan-Foti	Jatoft-Foti
27.	Steven Stensrud	115,344		88.6	John McGrath	Altig-Orlovic
28.	Timothy Cruise	113,824		72.0		Altig-Orlovic
29.	David Chen	113,331		81.3	Michelle Crowe	Simon Arias
30.	Omar Hashimi	110,749		79.5		Jatoft-Foti
31.	Brock Lampee	108,972		79.2	Brooke Spain	Brandon Cooley
32.	Robert Ulreich	108,010		87.1		Jatoft-Foti
33.	Mark Bleier	106,832		83.5	Rebecca Klebsch	Chris Hernandez
34.	Samvel Tigranyan	106,233		72.5		Cohen-Cohen
35.	Jennifer Holliday	102,799		81.5		Jeffery Thiel
36.	Jesusdieu Portilus	102,269		86.4	Fritznel Octave	Williams-Zophin
37.	Benjamin Ainscough	100,481		72.4	Bobby Gujral	Altig-Orlovic
38.	Ryan Vopat	99,269		75.8	Bradley Weigand	Surace-Smith
39.	Ifeanyi Ufondu	98,652		88.1	Ala Awad	Alex Roland
40.	Todd Homer	98,263		87.6	Michael Romeo	Oldham-Bianchi
41.	Sherry Schick	97,665		78.0	John McGrath	Altig-Orlovic
42.	Andrew Bishop	97,094		79.9	Nicholas Lorence	Altig-Orlovic
43.	Denis Snyder	96,350		79.9	Sokol Fazliu	Simon Arias
44.	Christine Weatherspoon	95,976		77.8		Chad Panzer
45.	Violetta Goldman	95,567		80.6	Michael Romeo	Oldham-Bianchi
46.	Roosevelt Jeanty	95,382		70.2	Henry Ingraham	Williams-Zophin
47.	Peter Hudousek	93,830		96.1	Ryan Bisanz	Brian Traboulay
48.	Stephanie Novel	93,378		86.6	Richard Barbour	Steve Greer
49.	Daniel Toshner	92,371		72.4	Joshua Olin	Altig-Orlovic
50.	Eugene Kashkin	91,311		92.4	Bobby Gujral	Altig-Orlovic

ALL TIME RECORD: ALAN SEDAGHAT $530,329 Net ALP

Supervising Agents

1. Moli Kaufusi
Auckland, NZ

2. Robert Schneiderman
Bettendorf, IA

3. Jamal Simmons
Baton Rouge, LA

4. Milica Zivkovic
Schaumburg, IL

5. Michael Tribbitt
Beltsville, MD

October Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
1.	Moli Kaufusi	$41,569	$43,065		70.1	Ofa Tupouniua	Steve Friedlander
2.	Robert Schneiderman	33,102	38,210	90		Cynthia Schneiderman	Sabrina Lloyd
3.	Jamal Simmons	27,779	28,026		72.7	Todd Glazer	Joseph Diecedue
4.	Milica Zivkovic	25,882	30,363		75.6	Marian Sertler	Sabrina Lloyd
5.	Michael Tribbitt	24,358	28,222	90			Kevin Davis
6.	Soncya Williams	24,351	24,351	87		AshLynn Orng	Altig-Orlovic
7.	Calvin Irving	23,634	32,543		84.9	Levar Morgan	Theodore Pappas
8.	Jason H Lee	23,312	25,351	91		Thomas Kijanowski	Sabrina Lloyd
9.	Jeffrey Miller	22,763	29,586	90		Travis Picklesimer	Surace-Smith
10.	Steven Pirrello	21,889	32,678	96		Kascey Williamson	Chris Hernandez

ALL TIME RECORD: $286,210 1st Six Mo Agt
ALL TIME RECORD: $286,210 Net ALP

YTD Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	Moli Kaufusi	$253,144	$316,274		70.1	Ofa Tupouniua	Steve Friedlander
2.	Milica Zivkovic	189,028	253,464		75.6	Marian Sertler	Sabrina Lloyd
3.	Eric Peyton	139,837	160,963		70.3	Zachary Hart	Surace-Smith
4.	Stephen Giddens	126,224	163,489		79.3	Michael Laramie	Steve Greer
5.	Arie Davis	124,266	193,978		75.8	Christopher Earle	Williams-Zophin
6.	Jamal Simmons	121,946	137,220		72.7	Randall Cook	Joseph Diecedue
7.	Krystal Gordon	119,268	177,683		71.1	Ryan Wilson	Philip Prata
8.	Mike Bray	118,564	129,282		76.1	Stuart Xu	Imran Satti
9.	Nicholas Scordos	118,376	144,191	88		Matthew Parks	Surace-Smith
10.	Adam Huck	116,686	219,604		74.2	Zachary Hart	Surace-Smith

ALL TIME RECORD: $653,097 1st Six Mo Agt
ALL TIME RECORD: $959,675 Net ALP

General Agents

1. Alex Torruella
Schaumburg, IL

2. Eric Ebbitt
Pittsburgh, PA

3. Corey Hallam
Eatontown, NJ

4. Daniel Walton
Columbus, OH

5. Bruce Viaje
Surrey, BC

6. Peter Hornbeck
Rochester, NY

7. London Burnett
Cleveland, OH

8. Ratu Kani
Auckland, NZ

9. Todd Glazer
Baton Rouge, LA

10. John Nasti
Eatontown, NJ

October Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
1.	Alex Torruella	$91,756	$102,284		71.4	Marian Sertler	Sabrina Lloyd
2.	Eric Ebbitt	64,608	74,210		71.8	Matthew Diulus	Simon Arias
3.	Corey Hallam	60,522	77,688		75.8	Mavrick Fredericks	Giglione-Ackerman
4.	Daniel Walton	55,439	79,579		77.6	Zachary Hart	Surace-Smith
5.	Bruce Viaje	51,373	71,797		77.0	Bobby Gujral	Altig-Orlovic
6.	Peter Hornbeck	48,221	49,732	90		Brett Gryska	Oldham-Bianchi
7.	London Burnett	47,895	69,471		75.0	Michael Vasu	Surace-Smith
8.	Ratu Kani	42,985	45,488	98		Tere Diamond	Steve Friedlander
9.	Todd Glazer	42,229	44,030		74.0	Randall Cook	Joseph Diecedue
10.	John Nasti	42,091	78,963		73.5	Evan Holzhauer	Giglione-Ackerman
11.	Arthur Sigler	41,685	43,051	89		Brooke Spain	Brandon Cooley
12.	Corey Helly	41,302	43,826		84.8	Michael Gerstein	Giglione-Ackerman
13.	Erin Moyer	41,293	46,100		77.0	Magda Figueiredo	Giglione-Ackerman
14.	Shayne Guinn	41,031	44,778	92		Zach Otto	Sabrina Lloyd
15.	Timothy Bugge	40,028	40,346	98		Matthew Diulus	Simon Arias
16.	Marc Salvaggi	39,962	79,068		81.1	Matthew Parks	Surace-Smith
17.	Joshua Cosentino	38,887	52,603		83.0	Brian Welsh	Simon Arias
18.	Lisa Martin	38,026	44,306	87		Todd Harding	Oldham-Bianchi
19.	Jeremie Dupuis	37,163	36,971		70.7	Ryan O'Malley	Imran Satti
20.	Scott Wheeler	33,861	29,259		72.9	Robert Kanaan	Imran Satti

ALL TIME RECORD: $441,104 1st Six Mo Agt
ALL TIME RECORD: $624,474 Net ALP

YTD Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	Alex Torruella	$497,446	$582,864		71.4	Marian Sertler	Sabrina Lloyd
*2.	Marc Salvaggi	480,676	658,258		81.1	Matthew Parks	Surace-Smith
*3.	Charles Ferrari	353,615	438,529		72.0	Randy Teyssier	Simon Arias
*4.	Sione Maumau	328,652	461,551		71.8	Ofa Tupouniua	Steve Friedlander
*5.	Daniel Walton	319,091	578,590		77.6	Zachary Hart	Surace-Smith
6.	Gian-Paolo Diberardo	316,075	414,281		75.7	Krista Thieme	Brandon Cooley
7.	Eric Ebbitt	297,924	414,992		71.8	Matthew Diulus	Simon Arias
8.	London Burnett	285,789	499,311		75.0	Michael Vasu	Surace-Smith
9.	Ashley Wenning	280,244	395,723		79.1	Daniel Hartwig	Surace-Smith
10.	Mohammed Moalawi	273,133	373,511		72.4	Syed Quadri	Theodore Pappas
11.	Joshua Cosentino	268,945	352,877		83.0	Brian Welsh	Simon Arias
12.	Nicole Sanders	263,266	520,150		74.8	Matthew Parks	Surace-Smith
13.	Mir Khan	258,249	315,986		76.8	Nasr Quadri	Theodore Pappas
14.	Erin Moyer	257,842	303,974		77.0	Magda Figueiredo	Giglione-Ackerman
15.	Reynolds Akuamoa	254,504	407,694		75.0	Jason Bratin	Theodore Pappas
16.	Michael Shaba	251,791	310,418		73.6	Ryan Bisanz	Brian Traboulay
17.	Pamela Altman	236,917	278,613		75.8	Robert Dunn	Surace-Smith
18.	Jeremie Dupuis	229,612	236,585		70.7	Ryan O'Malley	Imran Satti
19.	Harrynarine Ramoutar	229,394	318,108		76.8	Syed Quadri	Theodore Pappas
20.	Todd Glazer	226,269	280,241		74.0	Randall Cook	Joe Diecedue

ALL TIME RECORD: $1,468,394 1st Six Mo Agt
ALL TIME RECORD: $2,262,883 Net ALP

Master General Agents

1. Zachary Hart
Columbus, OH

2. Marian Sertler
Schaumburg, IL

3. Nicholas Moore
Rochester, NY

4. Stephen Hill
Auckland, NZ

5. Matthew Parks
Cleveland, OH

6. Michael Vasu
Cleveland, OH

7. Todd Harding
Rochester, NY

8. Syed Quadri
Flushing, NY

9. Raymond Risucci
Overland Park, KS

10. Brett Gryska
Rochester, NY

October Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	**Zachary Hart**	**$139,930**	**$241,905**		**74.6**	**Surace-Smith**
2.	**Marian Sertler**	**91,098**	**88,221**		**71.7**	**Sabrina Lloyd**
3.	**Nicholas Moore**	**84,194**	**90,647**		**70.1**	**Oldham-Bianchi**
4.	**Stephen Hill**	**80,391**	**138,609**		**69.6**	**Steve Friedlander**
5.	**Matthew Parks**	**76,965**	**163,668**		**77.1**	**Surace-Smith**
6.	**Michael Vasu**	**71,087**	**99,116**		**70.1**	**Surace-Smith**
7.	**Todd Harding**	**70,973**	**121,366**		**71.7**	**Oldham-Bianchi**
8.	**Syed Quadri**	**70,306**	**107,762**		**73.0**	**Theodore Pappas**
9.	**Raymond Risucci**	**70,153**	**97,091**		**74.8**	**Dorian Oldham**
10.	**Brett Gryska**	**68,876**	**121,874**		**71.6**	**Oldham-Bianchi**
11.	Bobby Gujral	68,441	173,250		78.7	Altig-Orlovic
12.	Michael Clemente	67,045	116,863		73.2	Simon Arias
13.	Tere Diamond	63,113	66,830		71.3	Steve Friedlander
14.	Randall Cook	58,875	40,776		69.2	Joseph Diecedue
15.	Evan Holzhauer	58,469	108,751		74.7	Giglione-Ackerman
16.	Ryan Wilson	58,317	92,807		72.9	Philip Prata
17.	Michael Gerstein	57,622	65,886		76.8	Giglione-Ackerman
18.	Mavrick Fredericks	56,693	71,531		69.1	Giglione-Ackerman
19.	Cynthia Schneiderman	56,535	65,125		78.0	Sabrina Lloyd
20.	Ransey Vazquez	54,756	66,362		74.2	Bob Olson

ALL TIME RECORD: $438,277 1st Six Mo Agt
ALL TIME RECORD: $723,872 Net ALP

YTD Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
***1.**	**Matthew Parks**	**$1,197,978**	**$1,943,929**		**77.1**	**Surace-Smith**
***2.**	**Zachary Hart**	**1,074,178**	**2,325,056**		**74.6**	**Surace-Smith**
***3.**	**Marian Sertler**	**742,629**	**951,236**		**71.7**	**Sabrina Lloyd**
***4.**	**Ryan Wilson**	**708,189**	**1,125,852**		**72.9**	**Philip Prata**
***5.**	**Robert Kanaan**	**681,056**	**1,015,054**		**69.4**	**Imran Satti**
6.	Evan Holzhauer	654,074	920,947		74.7	Giglione-Ackerman
7.	Raymond Risucci	617,855	898,617		74.8	Dorian Oldham
8.	Ryan Bisanz	596,974	927,061		78.5	Brian Traboulay
9.	Syed Quadri	586,572	823,089		73.0	Theodore Pappas
10.	Michael Gerstein	558,516	713,541		76.8	Giglione-Ackerman
11.	Brett Gryska	556,639	1,027,579		71.6	Oldham-Bianchi
12.	Zach Otto	554,496	593,154		77.5	Sabrina Lloyd
13.	Jason Bratin	553,452	990,928		73.1	Theodore Pappas
14.	Michael Laramie	528,601	884,967		76.0	Steve Greer
15.	Mavrick Fredericks	515,852	738,036		69.1	Giglione-Ackerman
16.	Daniel Hartwig	512,820	949,445		76.1	Surace-Smith
17.	James Keefer	509,764	1,064,485		80.0	Simon Arias
18.	Steven King	500,438	885,204		77.3	Paul Rumbuc
19.	Doreen Ryan-Foti	494,491	2,351,963		74.7	Jatoft-Foti
20.	Bobby Szwaja	479,279	668,240		75.6	Theodore Pappas

ALL TIME RECORD: STEPHEN HILL $2,476,896 1st Six Mo Agt
ALL TIME RECORD: $4,468,285 Net ALP

Regional General Agents

1. Thomas Vena
Pittsburgh, PA

2. Patrick Bendure
Columbus, OH

3. Brett Gryska
Rochester, NY

4. Robert Janev
Schaumburg, IL

5. Justin Adams
Pittsburgh, PA

October Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	**Thomas Vena**	**$356,340**	**$643,361**		**71.7**	**Simon Arias**
2.	**Patrick Bendure**	**313,821**	**509,697**		**74.4**	**Surace-Smith**
3.	**Brett Gryska**	**270,285**	**534,752**		**72.4**	**Oldham-Bianchi**
4.	**Robert Janev**	**222,011**	**253,338**		**70.8**	**Sabrina Lloyd**
5.	**Justin Adams**	**210,195**	**438,195**		**69.7**	**Simon Arias**
6.	Michael Vasu	201,938	371,101		75.3	Surace-Smith
7.	Paul Kelly	183,670	328,060		69.1	Steve Friedlander
8.	Evan Holzhauer	174,180	249,178		72.2	Giglione-Ackerman
9.	Levar Morgan	162,596	260,728		74.8	Theodore Pappas
10.	Bo Gentile	158,532	371,333		69.7	Williams-Zophin

ALL TIME RECORD: $980,159 1st Six Mo Agt
ALL TIME RECORD: $1,435,508 Net ALP

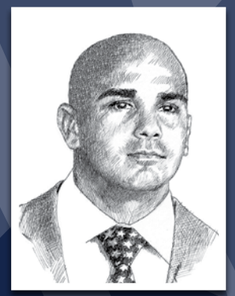
YTD Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
***1.**	**Thomas Vena**	**$3,446,821**	**$5,666,232**		**71.7**	**Simon Arias**
***2.**	**Patrick Bendure**	**2,727,497**	**4,884,673**		**74.4**	**Surace-Smith**
3.	Brett Gryska	2,336,918	4,465,976		72.4	Oldham-Bianchi
4.	Michael Vasu	2,256,185	3,839,807		75.3	Surace-Smith
5.	Robert Janev	2,058,821	2,561,425		70.8	Sabrina Lloyd
6.	Justin Adams	1,782,885	3,457,170		69.7	Simon Arias
7.	Bo Gentile	1,752,275	3,524,329		69.7	Williams-Zophin
8.	Paul Kelly	1,568,080	2,355,268		69.1	Steve Friedlander
9.	Matthew Parks	1,386,141	2,235,696		77.1	Surace-Smith
10.	Evan Holzhauer	1,355,558	1,887,044		72.2	Giglione-Ackerman

ALL TIME RECORD: $5,230,627 1st Six Mo Agt
ALL TIME RECORD: $8,242,209 Net ALP

State General Agents

Spotlight recognizes State General Agents in Categories I-VIII with minimum 10% growth and 80% of First Six Month Net ALP Objective; SGAs with less than 12 months tenure in CAT I-VIII will be ranked with 100% of objective or above and are not eligible for YTD awards; and the top Net ALP Producer in both the Start-Up and Rookie Categories. YTD Winners for Categories I-VIII will be recognized at Convention by adding both their YTD Growth % and their YTD F6 Net ALP Obj and the YTD Spotlight number may not necessarily reflect that computation. SGAs <13 months will only be recognized by 80% or better of F6 month agent production.



Simon Arias
CATEGORY I

Eric Giglione
CATEGORY II

David Ackerman
CATEGORY II

Chris Hernandez
CATEGORY III

Sabrina Lloyd
CATEGORY IV

Philip Prata
CATEGORY V

Top Rookie

Christine Judge

Net ALP $51,596

Top Start-Up

Chris Lussier

Net ALP $116,760

Rookie and Start Up SGAs must be in this category for a minimum of 6 months to compete for YTD awards.

October

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obj)
I	Simon Arias		72.1	$574,541	$537,500	107	18.9	126
II	Giglione-Ackerman		74.2	$247,573	$206,400	120	50.1	170
	Theodore Pappas		74.7	250,784	266,600	94	13.0	107
	Bob Olson		71.9	178,338	215,000	83	14.1	97
III	Chris Hernandez		78.7	$240,026	$163,400	147	38.3	185
	Brandon Cooley		70.9	186,269	163,400	114	15.1	129
IV	Sabrina Lloyd		71.1	$222,011	$129,000	172	13.6	186
V	Philip Prata		72.1	$99,600	$98,900	101	12.2	113

YTD

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obj)
I	Simon Arias		72.1	$5,400,434	$5,375,000	100	1.4	102
II	Giglione-Ackerman		74.2	$1,952,164	$2,064,000	95	16.6	111
III	Chris Hernandez		78.7	$1,808,258	$1,634,000	111	27.3	138
	Brandon Cooley		70.9	1,451,740	1,634,000	89	12.3	101
IV	Sabrina Lloyd		71.1	$2,060,691	$1,290,000	160	63.0	223
V	Philip Prata		72.1	$1,052,024	$989,000	106	36.2	143
VII	Tiffany Roland		73.6	$813,047	$688,000	118	26.8	145

October

Category	Name	Net to Gross	Retention	Net ALP
Rookie	Christine Judge		79.7	$51,596
	Javier Sandoval		72.2	37,103
Start-Up	Chris Lussier		71.6	$116,760
	Jared Cleckner	94		37,626
	Dorian Brown	87		27,832
	Scott Davis		72.4	46,063
	Mitch Duplantis	87		29,616
	Mathew Hart	97		27,445
	Roger Fung	85		25,725
	Stephen Jubrey	94		22,186
	Jason Adamo	88		20,358
	Marko Jankovic	78		3,820

YTD

Category	Name	Net to Gross	Retention	Net ALP
Rookie	Christine Judge		79.7	$604,361
	Javier Sandoval		72.2	412,149
Start-Up	Scott Davis		72.4	$527,942
	Chris Lussier		71.6	487,428
	Mitch Duplantis	87		92,954
	Jared Cleckner	94		83,251
	Dorian Brown	87		79,522
	Roger Fung	85		77,633
	Jason Adamo	88		71,291
	Mathew Hart	97		66,525
	Stephen Jubrey	94		36,850
	Marko Jankovic	78		12,984

Public Relations

1. Susan Gilbert
CATEGORY I
Chicago, IL

2. Brenda Di Somma
CATEGORY I
Princeton, NJ

1. Tami Williams
CATEGORY II
Indianapolis, IN

2. Hether Adams
CATEGORY II
Houston, TX

1. Karrie Hibbard
CATEGORY III
Indianapolis, IN

2. Julia DiBartolomeo
CATEGORY III
Phoenix, AZ

1. Ken Altizer
CATEGORY IV
Mt Nebo, WV

2. Anna Guido-Rohrer
CATEGORY IV
Dayton, OH

1. Shane Knowles
Cape Elizabeth, ME

1. Karrie Hibbard
Indianapolis, IN

1. Tami Williams
Indianapolis, IN

Public Relations categories are as follows:

Category	Population
1	over 8,500,000
2	6,500,000 to 8,499,999
3	4,000,000 to 6,499,999
4	Under 4,000,000

ROOKIE: Reps with 2012 Hire Date

ICEBREAKER: Reps with 2013 Hire Date

PR MANAGER: Overall card growth at the end of the current month over previous year same month.

October Production

Category	Rank	Name	Production in Cards	Manager
I	1.	Susan Gilbert	7,047	Chicago/Dawn Trudden
	2.	Brenda Di Somma	5,007	NJ/Brian Ryan
	3.	Rona Pileggi Spano	2,962	Chicago/Dawn Trudden
	4.	Crystal Senour	2,845	NJ/Brian Ryan
	5.	Mark Gagliardi	2,559	NorCal & Reno/Chuck Hill
II	1.	Tami Williams	3,523	IN/Michelle Baxter
	2.	Hether Adams	2,179	Houston/Christa Davis
	3.	Robin Andrade	2,022	Mass & RI/Patrena Smith
	4.	Lacy Martin	1,658	Houston/Christa Davis
	5.	Lisa West	1,616	N FL/Carmella Blitch
III	1.	Karrie Hibbard	3,842	IN/Tami Williams
	2.	Julia DiBartolomeo	2,750	AZ/Beth Farm
	3.	Lou Nell Busby	1,984	KY/Tami Williams
	4.	Tony Anderson	1,612	IN/Tami Williams
	5.	Travis Daniels	1,553	PA/Katherine Kidder
IV	1.	Ken Altizer	3,317	WV/Tami Williams
	2.	Anna Guido-Rohrer	2,759	S OH/Tami Williams
	3.	Shane Knowles	2,332	ME&NH/Patrena Smith
	4.	Lori Vaughn	1,918	OR/Rachelle Valdez
	5.	Paul Winslow	1,477	St Louis/Cindy Cleary
Rookie	1.	Shane Knowles	2,332	ME & NH/Patrena Smith
IceBreaker	1.	Karrie Hibbard	3,842	IN/Tami Williams

ALL TIME PR CARD PRODUCTION RECORD: 18,960 Cards

YTD Production

Category	Rank	Name	Production in Cards	Manager
I	*1.	Chuck Hill	24,564	NorCal & Reno/Susan Fuldauer
	*2.	Malka Arony	23,695	AZ/Beth Farm
	3.	Judy Spade	16,242	OH/Michelle Baxter
	4.	Brenda Di Somma	22,522	NJ/Brian Ryan
	5.	Mark Gagliardi	14,446	NorCal & Reno/Chuck Hill
II	*1.	Robin Andrade	23,355	Mass & RI/Patrena Smith
	*2.	Lacy Martin	10,435	Houston/Christa Davis
	3.	Hether Adams	9,025	Houston/Christa Davis
	4.	Tami Williams	8,392	IN/Michelle Baxter
	5.	Jenny Williams	7,621	WA/Shannon Bennett
III	*1.	David Blaisdell	14,202	TN & SW NC/Rosanna Gill
	*2.	Mario Soljan	11,166	NZ/Steve Friedlander
	3.	Travis Daniels	10,951	PA/Katherine Kidder
	4.	Julia DiBartolomeo	10,101	AZ/Beth Farm
	5.	Nicole Schneider	9,943	MN/Erica Dalager
IV	*1.	Ken Altizer	25,237	WV/Tami Williams
	*2.	Christina Stableford	12,018	NC/Rosanna Gill
	3.	Amanda Mlinaz	10,863	WI/Laurie Onasch
	4.	Lori Vaughn	10,746	OR/Rachelle Valdez
	5.	Paul Winslow	10,671	St Louis/Cindy Cleary

ALL TIME PR CARD PRODUCTION RECORD: DENISE BOWYER: 61,879 Cards

PR Managers

October Results

Rank	Name	Card Growth	Director
1.	Tami Williams	11,370	Michelle Baxter
2.	Dawn Trudden	7,401	Denise Gilbert
3.	Brian Ryan	3,687	Billy Sauers
4.	Judy Spade	3,204	Michelle Baxter
5.	Jay Bentley	3,116	Patti Morgan

YTD Results

Rank	Name	Card Growth	Director
*1.	Judy Spade	28,448	Michelle Baxter
*2.	Jay Bentley	18,946	Patti Morgan
*3.	Christa Davis	13,274	Patti Morgan
4.	Katherine Kidder	7,734	Denise Gilbert
5.	Erica Dalager	7,364	Patti Morgan

Congratulations to our October Bonus Earners!

Hether Adams
Sue Akers
Marlene Alen
Ken Altizer
Tony Anderson
Robin Andrade
Lisa Bennett
Gabriela Berloni
Brian Black
Lou Nell Busby
Diane Caballero
Fran Christie
Cheryl Cook
Amanda Cross
Travis Daniels
Carlton Debord
Robin Denham
Julia DiBartolomeo
Brenda Di Somma
Vivian Dwyer
Viki Farr
Lee Fivenson
Mark Gagliardi
Susan Gilbert
Laurie Gruber
Lisa Guay
Anna Guido-Rohrer
Adrienne Hamby
Holland Harriss
Jerry Hartnett
Jenny Hearns
Krissa Hensley
Karrie Hibbard
Brett Hulme
Simone Johnson
Sandra Knapp
Shane Knowles
Marilyn Kohlhase
Donna LaMontagna
Larry Lozano
Dianna Lueke
Amanda MacDonald
Patricia Marsh
Lacy Martin
Stephen Matous
Carol Matthai
Lisa McGee
Erin McKee
Mollie Miller Merrett
Amanda Mlinaz
Robert Moran
Stefani Morrow
George Murry
Pater Nielsen
Tim O'Connor
Steve Orcherton
Kathleen Pappas
Nicole Pate
Janis Pitts
Cas Robinson
Chas Robinson
Gary Rothman
Irene Rurycz
Nicole Schneider
Crystal Senour
William Slocum
Rona Pileggi Spano
Donald Spohn
Jenny Sprout
Christina Stableford
Cynthia Syvanych
Jessica Treybick
Leo VanDenBussche
Lori Vaughn
William Verbeten
John Wagner
Jace Wainwright
Al Wall
Lisa West
Jenny Williams
Laura Wilson
Paul Winslow

WORLD'S GREATEST BONUS

1

Roghie Hassan Loo
$8,408
Josh Chalom

2

Mark Neilson
$7,245
Altig-Orlovic

3

Ryan Kendl
$6,347
Altig-Orlovic

4

Bruce Tan
$5,534
Altig-Orlovic

5

Jonni Ng
$5,459
Altig-Orlovic

OCTOBER BONUS LEADERS

October Bonus Payout: $1,402,223
October Bonus Qualifiers: 2,803

$8,408	Roghie Hassan Loo
7,245	Mark Neilson
6,347	Ryan Kendl
5,534	Bruce Tan
5,459	Jonni Ng
4,726	Alma Barriga-Gonzalez
4,622	David Chen
4,602	Omar Hashimi
4,541	Joshua Dishong
4,499	Dustin Dunbar
4,427	Erez Shabtay
4,328	Max Quasem
4,220	Daniel Toshner
4,016	Katie Massart
3,980	Amy Shui
3,736	Nicholas Walsh
3,711	Bruce Viaje
3,688	Bilal Farsakh
3,628	Samvel Tigranyan
3,624	Edwin Rodriguez
3,518	Brian Welsh
3,500	Douglas MacFarlane
3,477	Angela DeVivo
3,447	Daniel Li
3,446	Thomas King
3,433	Bernadette Casciato
3,349	Sonia Ramirez
3,266	Danie Frenette
3,253	Andrew Bishop
3,129	John Cochrane
3,127	Brock Lampee
3,114	David Ramnarine
3,025	Ruben Soberanes
3,004	Samneang Prom
2,922	Mike Sukhbaatar
2,879	Ryan Vopat
2,829	Daniel Hanson
2,809	Steven Stensrud
2,751	Alix Albright
2,749	Michael van Delft
2,725	Michael Burningham
2,692	Ifeanyi Ufondu
$2,690	Rob Speers
2,682	Lesina Ah Sue
2,608	Christine Augustus
2,589	Aaron Quade
2,578	Iman Chehli
2,572	Jeffrey Pearce
2,561	William Russell
2,551	Michael Schumacher
2,536	Stephanie Novel
2,512	James Aalders
2,447	Kareem Mutia
2,436	Jennifer Holliday
2,379	Robert Park
2,379	Ronald Rivera
2,366	Charles Marshall
2,365	Al-Karim Walji
2,357	Rita Charles
2,347	Mark Bleier
2,321	Joseph Sarasin
2,281	Elifranc Deus
2,256	Tyler McKnight
2,249	Christine Weatherspoon
2,247	Alex Meza
2,247	Jennifer Theriault
2,245	Kevin Ishikane
2,241	Massoud Vaziri
2,218	David Norman
2,217	Neftali Montalvo
2,211	Marcus Martin
2,195	Andrew Leah
2,171	Andrzej Sertler
2,170	Liliana Avila
2,147	Richard Luzaich
2,140	Kevin Wally
2,136	Nicki Griffiths
2,131	David Schlagheck
2,130	Kelly Hassert
2,125	Roberto Padua
2,120	Toetu Alosio
2,115	Larry Alexander
2,114	Eric Hidy
2,106	Shela Charlot
$2,105	Sherry Schick
2,105	Fran Kolos
2,105	Everton Brooks
2,091	Mark Lomonaco
2,091	Sean Grant
2,087	Jason Ryen
2,051	Susan daCruz
2,034	Alan Sedaghat
2,010	Steven Sibelman
2,008	Touraan Smith
1,987	Kevin Holtz
1,983	Denis Snyder
1,983	Solomone Havea
1,980	Daymon Green
1,961	Claude Harriott
1,950	Kyle Schimizzi
1,940	Richard Edwards
1,939	Stuart McKenzie
1,937	Ashley Wortman
1,926	Bechir Abboud
1,916	Ross Ewen
1,898	Sheena Collins
1,892	Jose Lopes
1,887	Sean Hansen
1,883	Jessica Agoo
1,878	Maria Diringer
1,832	Orby Kelley
1,820	William Krause
1,817	Bryan Froneyberger
1,813	Calvin Irving
1,809	Soraya Ahmed
1,790	A Suneth De Alwis
1,784	Joseph Shanks
1,770	Nicole Wells
1,761	Lafi Papalii
1,760	Kelly McDonald
1,748	Sarah Dulany-Gring
1,747	Lineti Pasikala
1,744	Bryon Eddinger
1,742	Troy Petty
1,740	Soonalote Taogaga
1,739	Samson Adelufosi
$1,737	Sandra Sandoval
1,731	Bridgette Scrivani
1,729	Jared Bourgeois
1,729	Inderjit Toor
1,720	Kevin Appasamy
1,719	Dawn Selden
1,719	Amy Skalsky
1,708	Richard Carter
1,706	Vaipou Vaoga
1,705	Justin Germany
1,698	Timothy Cruise
1,697	Jason Hawkins
1,695	James Smith
1,691	Lawrence Hauck
1,675	Harold Durana
1,670	Steve Marker
1,655	Vakhtang Nazaryan
1,653	Jean Joseph
1,650	Christine Araujo
1,633	Robert Virostek
1,627	Allison Hanson
1,623	Roberto Olivares-Roby
1,618	Steven Pirrello
1,618	Bradley Organ
1,616	Bryan Juskiw
1,611	Nelson Saladen
1,606	Michael Perkins
1,605	Jillian Libenson
1,603	Tecca Lutchman
1,601	Samy Jacques
1,601	David Wix
1,598	Patrick Lesatele
1,596	Jacqueline Stewart
1,595	Jeffery Smith
1,595	Corey Summers
1,594	Yvette Nelson
1,590	Jesse Martin
1,589	DeAnthony Hartman
1,586	Todd Homer
1,585	Lora Beronja
1,576	Tibor Simon
1,575	Thomas Tulowiecki
$1,572	Melanie Smith
1,567	Janalee Lucas
1,567	Brent Bowling
1,564	Randy Teyssier
1,558	Mele Makaui
1,553	Niurka de Armas-Duran
1,547	Makerita Malo
1,546	Rosita Tumpap
1,538	Michael Stuver
1,534	Virginia Grimm
1,533	Donald Masker
1,527	Antwan White
1,524	Jessica Derryberry
1,519	Kasali Kotun
1,516	John Passi
1,509	Lawrence Griest
1,509	Joshua Rauser
1,503	Shakisha Rivers
1,493	Cheryl Griggs
1,491	Paramjit Sangha
1,490	Scott Remmey
1,490	Carmela Pellen
1,489	Roslynn Graham
1,487	Sally Wilson
1,483	Ryan Feehan
1,477	Eric LaBossiere
1,470	Robert Ulreich
1,469	Howard Dotson
1,468	Raymon Reynolds
1,462	Violetta Goldman
1,458	Oleg Novitchii
1,455	Tolise Liu
1,452	Raquel Hall
1,447	Anthony Rizzo
1,447	Mahadai Kryshundayal
1,447	Casey Sperzel
1,444	Samuel Vasquez
1,443	Mark Davies
1,435	Duni Olusegun
1,435	Igor Melcharek
1,429	Kyle Baird
1,427	Lauren Coyne
1,425	Mickenzie Linse
1,424	Janaya Stephens
1,424	Corey LaVigne
1,422	Lleison Martinez
1,422	Cristi Huffman
1,422	Nicole Nalven
1,419	Benjamin Ainscough
1,418	Andrew Culver
1,407	James Swartz
1,401	Pearl Perchinske
1,395	Jarrett Semler
1,394	Michael Messmer
1,393	Tauala Fagavao
1,393	Jinzhou Zhao
1,388	Bradley Kampmeier
1,379	James Schneider
1,377	Ahlexis Lockwood
1,368	Eric Thompson
1,364	Gregory Hayman
1,364	Emmanouil Paragiou
1,363	Pedram Mousavi
1,360	Jason Crawford
1,356	Brandon Mogel
$1,352	Steven Bensinger
1,348	Antonio Singleton
1,347	Angel Patryluk
1,346	Brandon Summerton
1,344	Elizabeth Lo
1,335	Humberto Quintero
1,333	Janine Dimuzio
1,328	Maria Ramirez
1,328	Jazmin Wilson
1,321	Erik Brudos
1,321	Arnold Iacoviello
1,320	Melissa Losk
1,320	Tiueti Maamaloa
1,315	Thomas McConnell
1,314	Abraham Somavarapha
1,311	Ryan Landmark
1,307	Ruben Recinos
1,303	Alfred Uipa
1,303	Sandra Linse
1,303	Mark Harhager
1,303	Dennis Michael
1,302	Coral Ashe
1,299	Alyssa Waldman
1,297	Alex Smith
1,296	Joey Sales
1,293	Ryan Tomajcik
1,288	Lamine Diakhate
1,285	David Kauchak
1,280	David Ramirez
1,279	Steve Svendson
1,276	Dan Ikei
1,273	Randolph Souliers
1,265	Michelle Stamps
1,263	Muhammed Ashraf
1,262	Steven Lewis
1,262	Cheryl McLean
1,260	Amandeep Gill
1,259	Steven Bosworth
1,256	Jensen Millar
1,256	Mina Tupu
1,255	Janice Moseychuck
1,254	Joselyn Goodrich
1,251	Fritznel Octave
1,250	Victoria Perea
1,249	David Strejnowski
1,248	Ruben Terrero
1,247	Cecil Johnson
1,245	Marlene Solis
1,244	Patrick Kushla
1,241	Aiman Mousa
1,241	Dominic Park
1,239	James Golden
1,236	Scott Montgomery
1,234	Meghan Aubel
1,229	Danny Favreau
1,225	Brett Vaneffen
1,222	Richard Nypower
1,213	David Gonzales
1,211	Patrick Guthrie
1,210	Devon Gillissie
1,207	Jesse Atatai
1,206	Hirenkumar Patel
1,201	Monique Rocke
1,200	Brian Monroe
1,197	David Watkins
$1,197	Corey Hallam
1,194	William Parmeter
1,193	Mike Hudnall
1,193	Robert Simmen
1,188	Harvey Quinn
1,187	William Taylor
1,185	Meaghan Kehl
1,185	Evelyne Sindle
1,177	Brittany Garland
1,176	Barbara Dunovits
1,174	Jace Baxter-Bowen
1,174	Willie Jackson
1,173	Christin Fenter
1,172	Mary Maida Fujii
1,171	Timothy Nolan
1,170	Lisa Jones
1,167	Alexander Chisolm
1,164	Susan Sereke
1,161	Tina Phongsavath
1,161	Anthony Reddick
1,161	Douglas Zigby
1,161	David McCusker
1,160	Shelly Stambach
1,160	Christina Meyer
1,159	Toriano Landau-Bogan
1,155	Noel Garcia
1,151	Jeremy Gibson
1,150	Latrice Klyce
1,148	Adam Parsa
1,143	Steven Mason
1,140	Jordan Arcuri
1,138	Carley Hosley
1,129	Zakary Paladino
1,129	Hans Vandyke
1,127	Nakia Peters
1,125	Adam Pottebaum
1,122	Johnathan Hernandez
1,121	Molly Petrone
1,119	William Hiering
1,119	Kaleiokamaile Viena
1,118	Jennifer McGraw
1,117	Anthony Gropelli
1,111	Eugene Kashkin
1,110	Daniel Bean
1,104	Glen Sprigg
1,104	Tyler Souza
1,102	Corey Dishmen
1,101	Katrina Campbell
1,101	Gabriel Manzo
1,099	Lynn Doolittle
1,098	Seneca Birchmore
1,092	Roger Weisman
1,092	Elizabeth Leming
1,089	Charla Potempa
1,085	David Brooks
1,085	Benjamin Brooks
1,083	Matthew Bell
1,081	Michel LaHaye
1,081	Kristina McLain
1,076	Altha Pappas
1,076	Phillip Bufford
1,075	Sagar Patel
1,071	Roneesha Johnson
1,070	Andrea Talamantes
1,070	Cornelius Jones
$1,067	Oscar Ortiz
1,067	Justin Adams
1,066	Tyler Kent
1,066	Albert Biney-Amissah
1,062	Unique Hunnicutt
1,062	Clayton Blasa
1,060	Marie Arnold
1,060	Nial Samsoondar
1,054	Catherine Pragosa
1,051	Darlene Featherstone
1,047	Scott Florin
1,047	Sheryl Dobkin
1,045	Jeffrey Miller
1,045	Nicole Tidey
1,045	Calvin Scott
1,044	Garret Kun
1,042	Karane Potter
1,040	Charles Ferrari
1,037	Jennifer Meeks
1,037	Cassidy Lunn
1,036	Tony Laulu
1,036	Craig Yarborough
1,030	Christopher Cannon
1,028	Anthony Quinn
1,028	Ruth Charlesworth
1,025	Heather Miller
1,024	Matthew Wallace
1,023	Rati Ropiha
1,018	Dana Beamesderfer
1,018	Mark Caraway
1,016	Barbara Drummond
1,016	Daniel LaFontaine
1,015	Aaron Lagier
1,015	Benita Jackson
1,014	Jeremy Engrav
1,012	Danae Manwill
1,011	Andre Hawthorne
1,009	LaToya Clark
1,007	Brian Morse
1,007	Alexander Holmes
1,007	Layne Ford
1,007	Natalie Palatoff
1,007	Anthony Stephens
1,005	Sunny Kalu
1,005	Lorraine Mundangepfupfu
1,002	Winston Hills
1,000	Erikka Michaels
991	Francis Ingulli
985	Joseph Young
984	Lee Smith
982	Adam Stowe
979	Samuel Buckwalter
973	Steven Sparkes
973	Dwayne Hargrove
972	Joy Vann-Austin
972	Kaitlyn Smith
971	Donte Grant
971	Elias Boles
970	Nicholas Miller
968	Shammi Samaroo
965	Kyana Brooks
961	Albert Verm
958	Robert Drake
958	Amer Sallaj
958	Mele Holani

WORLD'S GREATEST BONUS – CONTINUED

$955	Dinesh Ghising
955	Anthony Mele
954	Michael Laramie
953	Annemarie Diola
953	Regi Cherian
952	Lockert Johnson
952	Annie Grady
951	Donna Tica
951	Graeme Orr
951	Jeffrey Fisher
950	Jonathan Morales
950	Nicole Neary
948	Mark Hart
948	Ashley Catanzaro
948	Thomas Whitfield
946	Matthew Whynot
944	Erik Endal
939	Heidi Heil
938	Robert Wright
938	Craig Strompf
935	Carrie Kollmar
935	Jonathan Kitzmiller
933	Randy O'Campo
932	Stanislav Statsenko
931	Jesse Wise
930	Min Jiang
930	Matthew Willrodt
926	Troy Plummer
926	Gregory VanSuch
925	Denis-Michael Catalino
924	Brian Hutchings
923	William Mackenzie
921	James McNutt
920	Angela Bell
920	Noah Shahin
918	Michael Craft
917	Michael Warren
917	Carly Ferraro
916	Cody Toth
915	Miriam Heaton
912	Briony Dalton
912	Ye Yu
912	Crystal Reeves
909	Latosha Henderson
904	Ashley Schwem
902	John Farley
899	Alicia Grill
898	Jennifer Glab
898	John Salvaggi
898	Randy Markland
897	Glenn Woodley
897	Debra Dextradeur
897	Oscar Flores-Najarro
896	Melissa Schrock
894	Tomika Black
892	Charles Thomas
890	Adrian Segalla
890	Mary Bucki
889	Christopher Smith
888	Daniel Bauer

$888	Max Hernandez
888	Christopher Botelho
887	Elyse Bryan
886	Sabrina Brooks
886	Caleb Drake
886	Bethany Dibble
885	Arie Davis
885	Mackenzie Ball
881	Michael Coulthard
878	David DeCarolis
875	Jamin Marino
874	Chena Blair
874	Jordan Fenrich
873	Nigel Kidd
870	Luis Galvez-Galvez
870	Zachary Suarez
867	Jennifer Hartmann
864	Latrevia Terrell
864	Michelle Nagy
863	Andrew Acosta
858	Rosa Amaya
858	Jason Sims
857	Leon Hill
856	Edward DeFurio
856	Isamaeli Fatu
852	Thomas Reddoch
851	Rodney Sunderland
851	John McDougald
850	Dustin Edgell
850	Adam Leutner
849	Hunter Houvener
849	LaTonya Boyd
846	Randy Heath
845	Lary Johnson
844	Joan McKee
843	Leonard Paschke
843	Brittany Rhoads
842	Suzana Serratos
839	Katalina Halaunga
837	Jamie McCrea
836	Collin Henderson
836	Lionel Schwenke
836	Lata Selui
835	James Quinlan
833	Roger Jones
830	Diane Ishee
830	Jennifer Moore
830	Jacqueline LaBlanc
829	Bryan Hurley
829	Robert Conway
828	Adam Wolcott
828	Adalberto Garcia-Moreno
828	Micah Emenike
828	Jeremy Anderson
826	Loc Nguyen
826	Ellen Schultz
826	Teresa Fox
825	Ruben Robinette
822	Herivelto Pereira
822	Luaao Leota

$820	Benjamin Jerome
819	Angela Waller
815	Sean LaCroix
815	Jeffrey Gilliana
814	Michael LeBlanc
812	Mike Lade
812	Normand Hall
811	Brian Gilmore
811	Bethlehem Kristos
808	Kingsley Keehtazinya
807	Mele Latu
804	Patrick Donovan
803	Laura Szewczyk
801	Harry Rutsinsh
801	Jackie Beckham
799	Nathan Montgomery
799	Teresa Palfy
797	Shahab Mahdavinejad
797	Regina Duval
795	Noah Elison
795	Evan Worrell
790	Melanie Bennett
790	Christopher Kennedy
787	Troy Hays
786	Beth Snow
785	Thomas Amaro
784	James DePetro
783	Jiani Wang
783	Sebastian Montenegro
783	Carol Valente
782	Daniel Dunham
782	Demitress Badon
780	Preeti Sahgal
780	Rachel McQuiddy
779	Cleopatra Sola
778	Nicholas Birdsall
778	Alissa Magyar
777	LaTonya Tucker
777	Larry Gatt
777	Jaime Baez
776	Gian Trinidad
774	Kevin Chalkey
774	Edmond Lee
773	Sione Maumau
772	Roselinda Catanzaro
771	Phillip Perrin
771	Riley Peters
770	Meredith Perrone
767	Nathan Hayner
766	Annecia Hogg
765	Jamie Hurikino
765	Yihao Chen
764	Jesus Canaba
762	Ernestine Rush
757	Patricia Cicerale
755	Michael Tribbitt
753	Faron Tabor
751	Karen Frasure
751	Melissa Thompson
749	Christopher Davidson

$748	Brandon Marshall
745	Karen Bustamante
743	Falekihetoa Maliukaetau
743	Brian Merrill
741	Andrea Guyton
741	Madison Bendoski
741	Peter Kaplanis
740	Moshe Laor
740	Alfredo Nevarez
739	Nickoy Hylton
738	Candice Rezzo
737	Jeffrey Hall
736	Christopher Murray
735	Richard Sewell
733	Kalaire Williams
731	Salome Fuimaono
731	Luke Bressler
730	Andrew McCarthy
728	Elizabeth Tewera
727	Elliot Potter
727	Carrie Gardner
724	Peter Hudousek
724	Maydelin Gonzalez-Pereda
723	Riley Herald
721	Terri Peters
721	Vernita Shaw-Allen
721	Maren Conway
721	Florian Doemer
718	Renae Hona
715	Jenny Alvarez
712	Shanita Ellmers
712	Matthew Oickle
708	Roosevelt White
705	Lisa Richardson
704	Anthony Gray
704	Jorge Guerra
704	Natalie Soboleva
702	Michelle Simons
700	Derek Olson
700	Andrea Yee
697	Ricardo Novelo
697	Natasha Waltenbaugh
695	Edmond Maiorino
695	Gregory Chin
693	Devin Phillips
692	Angela Pronti
692	Felicia Hodges
691	Donald Felix
691	Julian Christian
691	Arnulfo Haro
691	Jennifer Robinson
690	James Pratt
690	James Pyle
689	Sione Ika
688	Tina Bratz
688	Mike Allen
687	Lawanda Purdy
685	Beau Bequette
685	Peter Jardine
684	Kelli Perry

$684	Takela Thomas
683	Brandon Edens
683	Michelle Watson
682	Mavae Tuuheava
682	Dan Snyder
682	Ryan Burden
681	Kevin Thurber
681	Casey Mason
680	Jared Gagich
680	Jason Johnson
680	Lydia Lozano
680	Paavo Cymanow
679	Vicky Ducharme
678	Casey Darragh
678	William Kramer
677	Marianne Sullivan
677	Alesha Rooplall
677	Spencer Hieam
676	Zachary Bradshaw
676	Stephen Giddens
673	Joseph Hedborn
672	Richard Moore
671	Susan Scott
670	Alex Rozotto
669	Tauava Pitoai
668	Alfredo Zarate-Escobedo
668	Taifau Ahkuoi
666	Michael Williams
664	Erna Gasanin
664	John Franklin
663	Stephanie Smith
662	Matthew Groves
661	Hussain Mohamed
660	Michelle Dennis
659	Jilleen Erickson
659	Collins Appiah
658	Andre Smith
657	James Kinman
656	Nitin Patel
655	Danessa Seward
654	Michelle Saade
653	Kehinda Pryor
653	Charles Combs
653	Jane Holi
653	Cherie Mohn
651	Brianna DiPietro
651	Jose Carvajal
651	Joevanny Gonzalez
650	Joshua Crisp
650	Lisa Martin
648	Alysia Manley
648	Daniel Landie
642	Reynolds Akuamoa
641	Elyse Koven
639	Daniel Jones
638	Angela Bauer
637	Adam Groupe
636	Alexander Riggins
635	Teryn Lieurance
635	Michael Romeo

$634	Gisselle Hernandez-Nunez
633	Denville Loney
633	Craig Ebinger
633	Yvonne Pavlik
631	Donald Wold
630	Stephen Braverman
630	Angel Martinez
629	Michael Miller
627	Tasha Tucker
626	Helen Taylor
626	Derron Alexander
626	Colton Jewell
623	Lindsay Fairweather
622	Patrick Parisi
621	Timothy Decker
621	Kraig Munzert
618	Fredrick Harris
617	Christopher McFoy
614	Lachelle Candelaria
613	James Hortman
612	Gregory Brown
612	Michael D Smith
612	Joshua Lenix
609	Victoria Wippich
606	Kevin Harden
606	Shala McLean
605	Breanna Vertz
605	Darrell Ballard
604	Kade Beck
604	Seth Connelly
603	Jennessa Faulkner
603	Pamela Drury
603	Teng Lim
602	Evan Petz
602	Dewayne Lively
602	Jessica Smith
601	Josalyn Maginnis
601	Michael Jones
600	Kasie Greenwalt
599	Patricia Smedal-Summers
597	Taylor Bosch
597	Christopher Phoenix
597	Julie Riedel
596	Brian Williams
595	William Archer
593	John Shingle
592	Timothy Hayes
592	Joshua Coates
591	Marzena Warzewska
591	Kimberly Riley
590	Janel Wilder
589	Bright Winner
589	Jody Chappell
589	Cassandra Kemp
587	Andrea Miller
586	Morgan Sowerbutts
583	Jacqueline Kabluyen
582	Ralph Matarese
582	Ashley Ruhl
581	Larrod Proehl

$580	Steven Trattar
580	Maria Iosia
580	Theresa Moore
580	Jason Ratchford
579	Pascal Amar
579	Gjergji Zemblaku
579	Austin Moyer
578	Fred Amoani
577	Alexander Spooner
576	Orett Nelson
574	Robert Biser
574	Joshua Luther
572	Jonathan Leitzel
572	Samantha Kaatz
572	Tyler Hand
570	John Lancaster
570	Mele Teulilo
570	Jared Kuhn
569	Katelyn Anderson
568	Katherine Reynolds
568	Daniel Umbertone
568	Eric Snyder
567	Maria Giron
566	David Palmer
565	Danielle Cortez
565	Evan Thomas
564	Olive Faalavaau
564	Marc Zeyak
564	Andrew Jones
564	Meakie Grice
563	Cyndi Stone
563	Joshua Rush
563	Daniel Wisebrauner
560	Debra Guay
560	Michael P Smith
558	Christopher Bahr
557	Zachary Kelly
556	Yuridia Stoffa
555	Lauren Cosme
555	Estefany Urena
554	Tracie Bettencourt-Mejias
553	Heather Cullen
551	Teenga Rere
549	Patti Heller
548	Katarzyna Jozwiak
547	Mildred Machuca
546	Shannon Finnegan
545	Frederico Talley
545	Daniel Jurkowski
544	John Donovan
543	LaTonja Blake
543	Stephen Bailey
542	Sofia Cabral
541	Ernest Powell
541	Melanie Schnipke
541	Joemar Neal
539	Henry Santos
539	David Rigney
539	Amado Apantenco
538	Randy Hendrix

$538	Twalya Alexander
537	Pamela Labar
535	Joshua Deleon
535	Patricia Guyton
535	Lucy Pene
534	Paulo Miranda
534	Brittney Hawley
534	Helen Mikes
534	Althea Beckford-Stubblefield
532	Nicholas Moore
531	Virginia Lee
530	Mark Spiers
530	Sonja Koryhaio
528	Kyle Larimore
528	Michael Cardoso
528	Todd Jefferson
527	James King
527	Marylouise Knatchbull-Hugessen
525	Stalin Ortega
525	Ryan Bragg
525	Anamaria Lopez
524	Alexis Tyson
523	Timothy Vuncannon
522	Hehenga Tupouniua
522	Jaquise Webber
521	Bryan Diaz
519	Rasheeda Ballard
517	Jean-Serge Mary
516	George Bandin
516	Sandra Campos
514	Patrick Moffett
510	Trevor Park
510	Sarah Gilley
509	Mark Kalisz
508	Emilee Manthey
507	Jeffrey Sabroff
507	John Hunt
507	Angelo Marsico
505	Peer Shmelzer
505	Sidney Rodgers
505	Taniela Kilisimasi
504	Joshua Galdston
504	Celic Bell
504	Martha Zelaya
504	Svetozar Blecic
504	Matthew Gibbons
503	Shorne Brown
503	Afuiva Vaai
503	Komo Davis
503	Therese Wells
502	Valerie Burt
501	Bernardo Lopez

Leadership Bonus

1

Zachary Hart
$21,763
Surace-Smith

2

Matthew Parks
$20,437
Surace-Smith

3

Stephen Hill
$17,988
Steve Friedlander

4

Ofa Tupouniua
$17,031
Steve Friedlander

5

Matthew Diulus
$16,355
Simon Arias

October Bonus Leaders

October Bonus Payout: $922,610
October Bonus Qualifiers: **840**

$21,763	Zachary Hart
20,437	Matthew Parks
17,988	Stephen Hill
17,031	Ofa Tupouniua
16,355	Matthew Diulus
14,249	Robert Kanaan
13,230	Bobby Gujral
13,091	Michael Clemente
11,310	Nicholas Moore
10,538	Todd Harding
10,276	Marian Sertler
9,485	Michael Vasu
9,370	Michelle Crowe
9,356	Doreen Ryan-Foti
9,133	Tere Diamond
8,721	Byron Paz
8,359	Magda Figueiredo
8,272	Ryan Wilson
8,225	Kyle Johnson
8,055	Brian Welsh
7,984	Brett Gryska
7,901	Evan Holzhauer
7,876	Natalie Wagner
7,489	Adeyemi Akinade
7,012	Cynthia Schneiderman
6,788	Andre Bent
6,480	Robert Dunn
6,465	Ryan Bisanz
6,416	Jordan Chalom
6,326	William Myatt
6,177	Henry Ingraham
6,093	Patrick Cremeans
6,058	Alexandra Graham
5,951	Darron Hacker
5,946	Stuart Xu
5,891	Mavrick Fredericks
5,819	Atta Saleh
5,753	Randall Cook
5,673	Raymond Risucci
5,606	Marisa Willgruber
5,535	Steven King
5,410	Joshua Jackson
$5,401	Kascey Williamson
5,296	Michael Romeo
5,257	Bo Gentile
5,222	Michael Gerstein
5,061	John Ophals
4,799	Dustin Dunlap
4,746	James Keefer
4,737	Jonathan Maust
4,726	Souleymane Bah
4,640	Tony Geer
4,384	Jason Bratin
4,353	Randolph Souliers
4,261	Erin Allen
4,210	Sara Welch
4,165	Nicholas Lorence
4,044	Chad Potts
4,026	Michael Williams
4,025	Ala Awad
4,007	Matt Pflueger
3,990	John Conard
3,957	Melne Lewis
3,946	Bobby Szwaja
3,910	Daniel Hartwig
3,841	Michael Mandella
3,781	Lesina Ah Sue
3,740	Denise Berrios
3,532	Travis Picklesimer
3,442	Brandon Teter
3,427	Brooke Spain
3,384	Ransey Vazquez
3,247	Dan Nebraski
3,145	Melinda-Rae Lyse
3,135	Syed Quadri
3,106	Chad McLaughlin
3,078	Zach Otto
3,062	Marc Salvaggi
2,961	Ryan O'Malley
2,948	Timothy Wilson
2,884	Jeremie Dupuis
2,865	Tina Phongsavath
2,835	Anita Ferris
2,802	Unique Hunnicutt
$2,799	Alex Torruella
2,749	Elaine Kulawiak
2,714	Scott Wheeler
2,714	Patrick Rieger
2,706	Ronald Esmon
2,706	Alfred Taren
2,688	Cara DeFiore
2,683	Ryan Hall
2,673	Nicholas Engrav
2,642	Joshua Olin
2,625	Frank Colletti
2,521	Michael Laramie
2,520	Ratu Kani
2,518	Aaron Friedlander
2,475	Minh Phung
2,426	Moli Kaufusi
2,407	Nasr Quadri
2,353	John Napiza
2,335	Daniel Umbertone
2,324	Jose Carvajal
2,237	Daniel Walton
2,153	Ruben Santillana
2,138	Daniel Bauer
2,066	Levar Morgan
2,065	Sokol Fazliu
1,995	Samuel Cohen
1,984	Corey Neff
1,977	Krista Thieme
1,963	Norman Candelore
1,940	AshLynn Orng
1,939	Patrick Stenglein
1,923	Craig Strompf
1,908	David Thornton
1,908	Tara Weisz
1,907	Trevor Mayer
1,905	Mark Corkrean
1,897	Elias Hazen
1,893	Laaina Havea
1,881	Matthew Bogle
1,859	Kevin Appasamy
1,857	Humberto Quintero
1,849	Victor Restrepo
$1,839	Devin Adams
1,837	Dustin Rushin
1,834	Bruce Viaje
1,807	Christopher Akins
1,806	Robert Hamilton
1,806	Carlos Arballo
1,804	Mark Kukielski
1,793	Gabriel Feldmann
1,784	Kyle Lewicki
1,761	Aaron Ralston
1,743	Robert Snively
1,737	Eric Ebbitt
1,730	Dean Jensen
1,703	Ho Tran
1,680	Britton Costa
1,655	London Burnett
1,649	Edwin Rodriguez
1,645	Kevin Talbot
1,628	Liam Flaherty
1,620	Sebastian Kazek
1,616	Steve Marker
1,564	Zachary Santino
1,513	Steve James
1,502	Matthew Turnquist
1,500	Lisa Martin
1,500	Joshua Cosentino
1,498	Timothy Bugge
1,489	I-Perfection Harris
1,484	Robert Schneiderman
1,476	Charley Forshee
1,476	Ransey Vasquez
1,475	Jessica Santamarina
1,443	Mark Hileman
1,438	Nicholas Scordos
1,433	Christopher Rodriguez
1,425	James DePetro
1,417	Ryan McIntosh
1,411	David Guzman
1,403	Matthew Girard
1,370	Volodymyr Derevyanyy
1,366	Jordan Albright
1,361	Christopher Favor
$1,357	Sandra Underwood
1,346	Lucky Faaitiiti
1,330	Alex Grakhov
1,318	William Brookshire
1,307	Ibrahim Bah
1,305	Jeffrey Miller
1,285	Muhammed Ashraf
1,283	Gregory Graham
1,279	Kenneth Greer
1,270	Amanda Hogan
1,254	John McGrath
1,253	Graham Carter
1,229	Kyle Klipp
1,219	Robert Shafer
1,219	Jonathan Hanaway
1,207	Steven Pirrello
1,202	Corey Hallam
1,202	Teo Underhill
1,179	Pamela Altman
1,170	Rita Haidinger
1,168	Rita Charles
1,158	Rebecca Klebsch
1,153	Jason Reed
1,131	Aaron McLean
1,130	Sonia Tyner
1,124	Jorge Guerra
1,120	Richard Barbour
1,111	Monica Brown
1,104	Jamal Simmons
1,095	Christopher Earle
1,095	Andrew Wagner
1,081	Alta Herpel
1,077	Aaron Parks
1,074	Sharif Grays
1,071	Jonni Ng
1,068	Shorne Brown
1,049	Soncya Williams
1,045	John Nieves
1,038	Lauren Frazer
1,014	Philip Kim
989	Joseph Smith
983	Sione Maumau
980	Amanda Hubbard
978	Ari Bykofsky
978	Gian-Paolo Diberardo
977	Christopher Kennedy
976	Joshua Bloomquist
971	Christopher Spencer
969	Marjorie Hansen
966	Adam Huck
964	Michael Tribbitt
960	Regina Duval
936	Anthony R Wright
931	Luay Ghawi
920	Jason Theriot
896	Bryon Welch
893	Jessica Wilhite
890	Vincent Carll
885	Rodney Ward
883	Erin Moyer
880	Kirk Pericciuoli
854	Tatjana Tiki Tikhonov
843	Kim Vance
838	David Chen
823	Milica Zivkovic
822	Jason Ryen
804	Hal Herman
$804	Bridgette Scrivani
799	William Whaley
789	Drew Clanin
788	Shayne Guinn
784	Inderjit Toor
782	Samneang Prom
778	Mohammed Moalawi
775	Liliana Avila
774	Cody Toth
768	Michael Loftus
766	Kathryn Chaisson
763	Joseph Tomanovich
744	Scott Swint
742	Andrew McCarthy
741	Mike Hudnall
739	Natalie Soboleva
737	Grant Myers
733	Reynolds Akuamoa
732	Tony Wibowo
730	Meaghan Kehl
730	Jesse Spencer
722	Michael Shaba
721	Anastacio Baeza
721	Mike Bray
719	Phillip McElfresh
716	Aundrey Beard
715	Jamie Winters
711	Kellen Cuttance
709	Eric Trautloff
708	Daniel LaFontaine
701	Joseph Cruickshank
700	Sheila Downey
698	Soonalote Taogaga
696	Edward Defurio
695	David Palmer
692	Michael Coulthard
690	Maria Soliz
680	Jennifer Judd
676	Michael Hicks
675	Kelsey Mitchell
673	Corey Helly
671	Beverly Sibert
668	Jason H Lee
661	Anthony Theriault
653	Drew Frazier
646	Nicole Tidey
642	David Schanuel
636	Jensen Millar
626	Raphael Musto
624	Daniel Johnson
623	Danielle Roberts
622	Corey Cox
618	Lily Tchen
614	Peter Hornbeck
602	James Reddick
598	Katherine Boggan
594	Gregory VanSuch
591	Stephen Jeung
589	Ifeanyi Ufondu
589	Brinda Casanova
586	Harrynarine Ramoutar
585	Jahara Lewis
584	Jonathan Phillips
583	Cale Jasper
575	Brandon Marshall
574	John Nasti
574	Richard Whyte
$570	Paulo Miranda
567	Adam Meyer
564	Ataka Reed
564	Thomas Soloweyko
554	Ellis Mayberry
553	Christine Araujo
551	Michael Dalton
550	Michael Joseph
549	Phillip Jenkins
547	Jacob DeBoer
544	Tiare Hubbard
543	Hirenkumar Patel
543	Ryan Feehan
538	Justin Crawford
538	Antonio Evans
535	Nicole Sanders
534	Richard Mansfield
533	Brenton Patterson
525	Victor Schwenoha
522	Gary Gottlieb
521	Lleison Martinez
517	Nicole Nalven
515	Andy Jaikaran
514	Carlo Buhay
506	Calvin Irving
505	Jamey Haugen
504	Martha Zelaya
501	David Rigney

SA/GA Direct Code Field Training Bonus

1

Lesina Ah Sue
$7,506
Steve Friedlander

2

Scott Wheeler
$5,428
Imran Satti

3

Jeremie Dupuis
$5,398
Imran Satti

4

Moli Kaufusi
$4,852
Steve Friedlander

5

Matthew Bogle
$3,763
Matt Henderson

October Bonus Leaders

October Bonus Payout: $311,853
October Bonus Qualifiers: 609

$7,506	Lesina Ah Sue
5,428	Scott Wheeler
5,398	Jeremie Dupuis
4,852	Moli Kaufusi
3,763	Matthew Bogle
3,291	Kevin Talbot
3,170	Ratu Kani
3,120	Kasali Kotun
3,013	Zachary Santino
3,004	Carlos Arballo
2,846	Alex Torruella
2,658	Sandra Underwood
2,609	Jeffrey Miller
2,550	Christopher Akins
2,546	Muhammed Ashraf
2,449	Robert Snively
2,414	Steven Pirrello
2,414	Jonathan Hanaway
2,412	Graham Carter
2,335	Rita Charles
2,208	Jamal Simmons
2,162	John Napiza
2,080	Nicholas Scordos
2,027	Philip Kim
2,021	Robert Schneiderman
1,991	Laaina Havea
1,959	Amanda Hubbard
1,957	Sione Maumau
1,941	Christopher Spencer
1,937	Joseph Smith
1,931	Gregory Graham
1,929	Michael Tribbitt
1,802	Phillip McElfresh
1,781	Vincent Carll
1,761	Kirk Pericciuoli
1,738	Erin Moyer
1,675	David Chen
1,656	Kim Vance
1,649	London Burnett
1,568	Inderjit Toor
1,551	Liliana Avila
1,548	Cody Toth
1,502	Soncya Williams
$1,494	Adam Huck
1,487	Scott Swint
1,474	Timothy Bugge
1,463	Tony Wibowo
1,437	Grant Myers
1,428	Emmanuel Villasenor
1,416	Daniel LaFontaine
1,395	Soonalote Taogaga
1,391	Edward Defurio
1,386	Alexander Dorey
1,384	Michael Coulthard
1,380	Michael Loftus
1,371	Aundrey Beard
1,343	Beverly Sibert
1,323	Alex Grakhov
1,274	Marjorie Hansen
1,273	Shayne Guinn
1,250	Antonio Evans
1,248	Jason Ryen
1,245	Danielle Roberts
1,244	Corey Cox
1,244	Daniel Walton
1,240	Jordan Albright
1,236	Pamela Altman
1,228	Daniel G Johnson
1,210	Michael Shaba
1,196	Jamie Winters
1,178	Brinda Casanova
1,167	Jonathan Phillips
1,166	Cale Jasper
1,158	Drew Clanin
1,156	Aaron McLean
1,140	Paulo Miranda
1,131	Meaghan Kehl
1,128	Ataka Reed
1,119	Joseph Cruickshank
1,117	Jorge Guerra
1,108	Ellis Mayberry
1,104	Harrynarine Ramoutar
1,102	Michael Dalton
1,101	Michael Joseph
1,087	Hirenkumar Patel
1,085	Cameron Cimino
$1,080	Teo Underhill
1,074	Ifeanyi Ufondu
1,067	Brenton Patterson
1,043	Gary Gottlieb
1,042	Bert van der Werff
1,034	Nicole Nalven
1,030	Andy Jaikaran
1,024	Ryan Feehan
1,013	Calvin Irving
1,008	Sonia Tyner
991	Carlo Buhay
981	Adam Meyer
976	Brian Hutchings
963	Regina Duval
952	Abdul Yusuff
951	Wyneisha Wilson-Robinson
950	Timothy Hayes
938	Christopher McFoy
931	Holly Lacey
931	Bryon Welch
914	Janice Koch
898	Joshua Cosentino
884	Jonathan Boyd
874	Ibrahim Bah
868	Jensen Millar
864	Everton Brooks
850	Andrew Wagner
845	David Wise
844	David Rigney
844	Amanda Hogan
844	Steven Bosworth
842	Reynolds Akuamoa
841	Eric Thompson
840	Leya Kirchstein
839	David Guzman
839	David Jackson-Noncount
829	Katrina Campbell
819	Elizabeth Watson
816	Ari Bykofsky
815	Corey Helly
810	Charles Firneno
800	Alta Herpel
794	Les Swain
$794	Benjamin Jerome
777	Enes Herovic
774	Cameron Bain
770	Jarrett Sotolongo
763	Gregory Grady
758	Maria Soliz
754	Devon Chapman
739	Jake Jones
737	Ryan Ballard
735	Mark Diebolt
735	David Higa
734	Cristi Huffman
733	Erica Fitzsimmons
731	Jason H Lee
731	Elizabeth Lo
721	Joseph Tomanovich
721	Arthur Sigler
718	Corey Hallam
711	Peter Hornbeck
708	Jamey Haugen
705	Janelle Price
700	Ryan Hernandez
699	Mohammed Moalawi
688	Liam Flaherty
685	James Reddick
684	Travis Petroff
676	Anthony Batista
674	Eric Peyton
667	Eric Hamblin
667	Sheila Downey
658	Lauren Frazer
656	Beatriz Noriega
648	Rati Ropiha
636	Todd Glazer
633	Marcus Moody
633	Levar Ellis
632	Seth Connelly
630	Jacob DeBoer
627	Barbara Harden
622	Glenn Woodley
622	Christopher Davidson
617	Latrice Klyce
616	Drew Sharp
$607	Matthew Cartwright
606	Mike Bray
605	Jarrett Semler
603	Jason Fuller
600	Pauline Cresswell
597	Rakesh Ramkarran
597	Christopher Velazquez
594	Robert Drake
591	Natalie Soboleva
$590	Jennifer Judd
586	Enrico Paredes
585	Gregory VanSuch
584	Danicka Wells
582	Michael Musso
581	Gretchen Crady
569	Jennifer Young
568	Alex Meza
568	Devin Adams
$565	Brandon Marshall
563	Justin Enriquez
562	Nicholas Birdsall
561	Benjamin Ainscough
560	Crystal Ridgway
560	Jason Green
558	Carley Hosley
556	John Nasti
551	Rafi Nawabi
$548	Eric Ebbitt
546	Jason Theriot
531	Francis Charfauros
527	Melanie Schnipke
520	Kelsey Mitchell
520	Chelsie Young
519	Matthew Wallace
510	Justin Crawford
508	Marino Baca

Reinstatement Bonus

1

Sami Mogannam
$6,296
Jatoft-Foti

2

Mitchell Look
$1,853
Surace-Smith

3

Nabil Spahi
$1,425
Giglione-Ackerman

4

Nicole Conley
$1,410
Oldham-Bianchi

5

Joseph Faisant
$1,354
Simon Arias

October Bonus Leaders

October Bonus Payout: $48,472
October Bonus Qualifiers: 149

$6,296	Sami Mogannam
1,853	Mitchell Look
1,425	Nabil Spahi
1,410	Nicole Conley
1,354	Joseph Faisant
$1,265	Nikki Crosby
1,191	Ronald Rivera
1,116	Dason Phaul
1,090	Robert Recker
1,075	Bradley Weigand
$1,063	Olga Tsymbal
819	Rob Speers
807	Ryan Vopat
749	Lawrence Dennis
733	Carlo Bonifazi
$710	Frank Kolligian
662	Karl White
632	Barbara Higbie
587	Benton Tong
548	Katherine Fallon

4 BONUS TOTAL: $2,685,158

WORLD'S GREATEST	LEADERSHIP	SA/GA TRAINING	REINSTATEMENT
$1,402,223	$922,610	$311,853	$48,472

All qualifiers listed achieved at least $500 in bonus totals

FOUNDERS CLUB

October 2013 Qualifiers — Outstanding Producers & PR Representatives:

Maijargal Sukhbaatar
Christine Judge
8th Qualification
$56,642 Net ALP
92.3 Ret

Ruben Soberanes
Jatoft-Foti
7th Qualification
$67,054 Net ALP
79.2 Ret

Bruce Tan
Altig-Orlovic
5th Qualification
$75,981 Net ALP
86.9 Ret

Dustin Dunbar
Altig-Orlovic
4th Qualification
$76,455 Net ALP
91.2 Ret

Amy Shu
Giglione-Ackerman
4th Qualification
$65,464 Net ALP
85.4 Ret

Christine Weatherspoon
Chad Panzer
1st Qualification
$54,172 Net ALP
77.8 Ret

Directors of the Month

Sales Director of the Month

Leaders growing leaders!

Jim Driscoll

Jim had 25.3% growth over October of 2012.

PR Director of the Month

Leaders growing leaders!

Jason Beckman

Jason is the Top Director for October 2013 with 146.03% Lead Growth.

Driving Excellence

Scott Smith
President
& Chief Marketing Officer

I BELIEVE

Roger announced his theme for 2014, I *Believe*, a few weeks ago at the Fall SGA meeting, and I think his timing is spot on.

Belief is where it all starts.

Success cannot be achieved without belief; all success starts with your belief system. It doesn't matter if it's at AIL/NILICO/UHL, work, personal, family, spiritual, fitness, friendships — you name it — and the foundation of belief is what leads to commitment to your pursuits and your values.

***I believe** that unarmed truth and unconditional love will have the final work in reality.* — Martin Luther King

Do you understand or do you take for granted the act of believing? Believing is very much a component of trust, for trust is offered when you make the commitment to believing. But believing need not be reactionary to what you have just heard; it is strongest when offered by you. The belief we are speaking of here is deeper. It's about acknowledging that you must truly believe that your actions will inspire success.

***I believe** that every human mind feels pleasure in doing good to another.* — Thomas Jefferson

What do you believe in? What don't you believe in?

Know what I believe in? I believe in the Uniqueness of Greatness.

Let's understand that "greatness" is very loosely defined these days. The "greatness" I am alluding to will be defined by both meeting your potential and being viewed by your peers as being among the best ever. It is doing the right thing, at the right time, the right way. Every single time. That is greatness.

Greatness doesn't happen often. The word is used often, but the pinnacle of greatness is truly unique. It is unique because unique implies something that doesn't happen often, something special, something not often paralleled.

Let me ask you this: Do you want to achieve greatness? Of course you do.

Do you know the price that you must pay to achieve greatness?

Are you willing to pay the price to achieve greatness?

We work for a great Company. That's right, I said great. We will have a great 2014… but how great? What are you doing differently to make sure next year tops this year? Or are you kicking back waiting for something magic to happen?

It doesn't work that way. If you think it will, greatness is not your destiny. And that's a shame because you will become like so many others, full of unapplied talent and wasted potential.

Will you do what it takes to get results? That is what paying the price is about.

Are you willing to put in more hours, take longer days, encourage efficiency and shoot for the desired results? Do you put your heart on the floor against unfavorable odds knowing that effort meeting talent is the only scenario where potential can be met? Do you think that Jordan or Kobe or Brady or Manning or whomever you want to put in their class is satisfied with the status quo, or do you think they are constantly striving not just to be average, but to be great?

So ask yourself again: *Am I willing to pay the price for unique greatness?* Don't be a fool. Don't kid yourself. It is your decision.

I want to coach people who want to be great and I will not apologize for that. And I want you to understand that it isn't easy, won't be easy, and it isn't supposed to be easy.

That's why there is a price to be paid.

That's why it is unique to be great.

I believe in the Uniqueness of Greatness and I believe in you.

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THE team CITY

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